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Ethical Leadership and Whistleblowing: Mediating Role of Stress and Moderating Effect of Interactional Justice

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Abstract

Purpose- Prevalence of corporate frauds is critical, therefore, identifying and institutionalizing the bad apples in the barrel which are engaged in wrongdoings is much needed and must be brought to the lights through whistleblowing.

Design/Methodology- Data were collected from the South Asian countries through a structured questionnaire from the employees of the telecom sector. Three hundred twenty-nine samples were gathered to test hypothesized relationships.

Findings- Results showed that whistleblowing intentions of employees through psychological stress mediates the behaviors of their leaders, which turns ethical leadership at the workplace. Further, ethical leadership positively impacts employees' intention to blow the whistle at the workplace. Furthermore, the analysis showed that interactional justice moderates the relationship between ethical leadership and intention to blow the whistle of employees

Practical Implications- This research gives a different perspective to the managers to develop such a culture that enables an honest and trustworthy environment, which may enable the employees to point out the wrongdoings they witness while working at the workplace.

Introduction

Over the last decades, scholars and theorists have been focusing on the social-psychological research to address wrongdoings at the workplace that causes the significant cost to the organizations, and for this, offered numerous models to address such behaviors (Lei, Ha, & Le, 2019; Walumbwa et al., 2011). These costs can be corporate scandals framed in media reports or financial embezzlements. They can be reputational in case of filed lawsuits (e.g., misrepresentation and misreporting of financial data, abusive supervision, sexual harassment, theft, or fraud). Such behaviors are incredibly costly as recent statistics have also shown that such behaviors cost 5% of annual revenue to the organizations (ACFE, 2018). Despite ethical compliance programs, such behaviors are prevalent and challenging to control.

At the workplace, managers act only when employees internally expose wrongdoings at the workplace. Then managers immediately try to identify and get rid of the few bad apples in the barrel, which are engaged in the wrong, and portraying it as a potential consequence for others rather than identifying the cause of such behaviors. Wrongdoings at workplace challenges slightly naive perspective that such behaviors prevail not because of all individuals, but by few bad apples (Kish-Gephart, Harrison, & Treviño, 2010), as there are people in any organization who cause the problems rather than the system (Chen, 2012). In such circumstances, leadership tries to avoid confrontation and shows little involvement to avoid consequences that may cause them to question their position. So far, existing studies showed how leaders influence and encourage their followers to point out such wrongdoings through voice behavior and whistleblowing, but how leaders get influenced is still needs to be addressed. Therefore, propositions could be the opposite of existing literature, where employees act as pressure that forces their leaders to adopt normative behavior at the workplace. To date, studies typically focus on antecedents of whistleblowing, but not on the potential consequences of such behaviors.

So far, existing literature showed ethical judgment (Chiu, 2003), moral reasoning (Liyanarachchi & Newdick, 2009), and ethical environment (Dalton & Radtke, 2013) as antecedents of whistleblowing. Recent research has significantly enhanced our understanding of behavioral ethics in the workplace. It has explained the different mechanisms, in the context of leadership, ethical leadership positively associated with psychological ownership (Avey, Wernsing, & Palanski, 2012), cognitive and affective trust (Lu, 2014), moral attentiveness (Rabie & Malek, 2020) job autonomy (Kalshoven, Den Hartog, & de Hoogh, 2013), job satisfaction (Kim & Brymer, 2011), meaningfulness (Mostafa & Abed El-Motalib, 2020) and whistleblowing. However, the factors through which ethical leadership gets influenced are still limited and fragmented. For these reasons, this research explains the mediating mechanisms that study the pressure of whistleblowers' that can potentially influence the behavior of leaders to act ethically at the workplace. Through the conservation of resource theory (Hobfoll, 1989), we propose that whistleblowers can act as pressure/force to influence the ethical behavior of leadership at the workplace. To get better insights of phenomenon, explaining the mediating mechanisms provides better understating for designing organizational ethical and compliance programs to stimulate ethical behavior of employees (Brown & Treviño, 2006; Moore et al., 2019). For this reason, we propose that psychological stress mediates the relationship of whistleblowing on ethical leadership behavior.

The current study thus contributes to the literature of behavioral ethics in multiple ways. Firstly, the conservation of resource theory compliments this study, perhaps for the first time, to explain the impact of whistleblowers via psychological stress. Exploring the alternative mediation mechanisms would help in understating the underlying process at work. Examining the whistleblowing intention towards their leaders is also useful in that it may help the upper echelon in formulating policies and stimulating ethical behavior. Second, according to the author's knowledge, the current study is first of its nature, which suggests the effect of whistleblower on leaders' ethical behaviors. Thirdly, this study also suggests ethical leadership may influence the whistleblowing intentions of his/her followers. Moreover, this study will also study the moderating impact

of interactional justice on ethical leadership and whistleblowing intentions. We will start with a theoretical framework and later finish with some discussion.

Literature Review and Hypothesis

Impact of Whistleblowing on Ethical Leadership Behavior via Psychological Stress

Conservation of resource theory posits that when individuals are not dealing with stressors, they tend to develop resource surpluses to minimize the chances of future losses (Hobfoll, 1989). Individuals try to get and maintain the resources to overcome threats, withstand, and to accommodate. They may also try to gain different resources, for instance, condition support: social support and status, material support: money, and personal support: self-esteem (Hobfoll, 1989).

Furthermore, the theory argues that the extent to which conditions are valued by individuals or groups may try to adopt certain behaviors that are having stress-resistance potential. Whenever individuals feel that their resources are depleting, they tend to resolve it at any imminent demand. Notably, in the case of actual depletion of the resource, for example, loss of status or money, they start experiencing actual stress (Hobfoll, 1989). On the other hand, in the case when resources are under threat, for instance, when individuals are in a condition that they may lose status or money, then it leads them to psychological stress (Hobfoll, 1989). However, individuals always try to save the resources they have attained over some time. We suggest that whistleblowing is quite a risky for a subordinate (Miceli, Rehg, Near, & Ryan, 1999), and it is often not in the interest of leaders in the organizations as they are the one who enjoys status, reputation and other monetary rewards more than their subordinates. This is because individuals try to maintain and enhance self-worth and self-esteem at top positions (Shamir, 1991), which is built from their acquired resources (social status, power, self-concept, etc.) (Gecas, 1982).

Furthermore, individuals having a higher level of self-esteem also tend to avoid stress and negative feedback (Li, Arvey, & Song, 2011). And whenever leaders/supervisors feel threatened towards any of the acquired resources (status, reputation, social support, etc.) and foresee any threat may hit their self-esteem, they tend to try to avoid the situation as much as possible. As they are considered a role model in the organization, and when any of the employees blow the whistle, resources gathered by the leaders start depleted, and they get stressed. However, stress is a factor that is more likely to affect the moral actions of individuals. It may affect individuals' pro-social behavior from two mechanisms. Firstly, it is more likely to adopt antagonistic stance by the people who are under stress (Cooper, Dewe, & O'Driscoll, 2001). The assertive stress comes in the form of aggressive behavior that may lead to reduce the pro-social orientation of people (Dépret & Fiske, 1999). The second one is that they get stress and tries to hold on the fight to fight response. To retain their resources, they start behaving at normative behavior, which may lead to ethical behavior of leadership at the workplace. Accordingly, we propose that:

Hypothesis 1: Stress mediates the relationship between whistleblowing intentions and ethical leadership behavior.

Impact of Ethical Leadership on Whistleblowing Intentions

Ethical leadership is “the demonstration of normatively appropriate conduct through personal actions and interpersonal relationships, and the promotion of such conduct to followers through two-way communication, reinforcement, and decision-making” (Brown, Treviño, & Harrison, 2005). Treviño, Hartman, and Brown (2000) showed two aspects on which the reputation of ethical leaders' rests, which includes moral person and moral manager. Ethical leaders, as a moral person, have a responsibility is to conform with normative behavior. Ethical leaders are considered ones that stimulate some personality traits and normative behavior in professional and personal lives (McCann & Holt, 2009). These normative behaviors and personality traits are “good compass” to provide them not only with a good sense of direction but also enable them to guide their followers.

In the case of moral managers, ethical leaders create principles and codes for their followers. It is required from ethical leaders to have a keen awareness of ethical issues while exhibiting ethical behavior (Toor & Ofori, 2009), because, in the position of leadership, managerial skills are expected from them to direct employees' attention on ethical dilemmas (Treviño et al., 2000).

From these arguments, we posit that ethical leaders are primarily required to advocate and formulate moral concerns and principles. They also expected to develop a sustainable employer-employee relationship (Brown et al., 2005). It is quite conceivable that whistleblowing can retaliate, and individuals who blow the whistle are familiar with the associated risk; whistleblowers are confident about support, trustworthiness, and ethicality of management (Brockner, Siegel, Daly, Tyler, & Martin, 1997). Whistleblowers have external and internal channels for reporting any transgressions. Research showed that before going to external channels, whistleblowers attempt to highlight the issue internally (Miceli & Near, 2002). Even though whistleblowing is less threatening for the organizations via internal channels, however, their reporting of wrongdoing often goes unnoticed or buried (Miceli, Near, & Schwenk, 1991). Literature also showed that whistle is likely to be blown regarding the wrongdoings within workgroup that have supportive leadership and principle-based environment (Graham, 1991). It is evident that ethical leadership creates a trustworthy, honest, and principle-based environment, and due to this, the employee can blow the whistle without having a fear of being caught, retaliation, or punished. For these reasons, we expect that such a supportive stance provided by ethical leaders can encourage whistleblowing on any wrongdoing employees may witness while performing their duties at the workplace (Finn, 1995). Hence, the authors propose:

Hypothesis 2: Ethical leaders positively influence employee whistleblowing intention.

Interactional Justice as moderator

Interactional justice emphasizes interpersonal interaction or treatment that individuals experience from implementing justice (Bies & Moag, 1986). It incorporated two dimensions (1) the degree to which individuals get treated with respect, dignity, and politeness; and (2) the descriptions provided that deliver information regarding the outcomes/procedures were distributed in the prescribed way (Greenberg, 1987, 1990). Interactional justice gives employees a sense of trustworthiness that weakens their managerial and social pressure (Stinglhamber, De Cremer, & Mercken, 2006). Interactional justice serves as an exchange mechanism concerning the relationship of the employer with the employee (Cropanzano, Prehar, & Chen, 2002). Because interactional justice engenders higher employer-employee exchange relationships (Masterson, Lewis, Goldman, & Taylor, 2000), which affects the behavior of employees (Stecher & Rosse, 2005). We expect that employees will positively take the actions of leaders and may reciprocate for the welfare of the workplace and community and raise their voices by either to their immediate supervisor or top management leadership regarding any wrongdoing they see at the workplace.

Moreover, when followers observe interactional justice, they perceive that their supervisor treats them fairly and respectfully. This treatment of fairness will continue to be perceived by employees and their intention to blow the whistle in favor of their organizations, unless and until they suffer any negative stimulus (Lind, 2001). Besides, when supervisors satisfy the employees' perceptions of the organization's responsibilities and build interpersonal relationships, employees' trust in their leaders will grow (Whitener, 1998). Subsequently, employees' higher interactional justice will show the higher value of ethical leadership. When they experience normative behavior of the leaders because this fairness and respect (Cropanzano et al., 2002) give them a signal to reciprocate the inducement and to raise their voice if they see any wrongdoing at the workplace. Therefore, we propose that high interactional justice may positively increase the effects of ethical leadership on whistleblowing intentions. For this, current research proposes:

Hypothesis 4: Interactional justice positively moderates the strength of the relationship between ethical leadership and whistleblowing intention.

Methods and Data Analysis

Procedure and Sample

For this study, the survey method was used for data collection purposes from employees of private and public telecommunication organizations of Pakistan. We contacted their human resource department for approval regarding data collection after explaining the objectives of our study. In this research, employees are of the functional and non-managerial level. The author personally visits the organization to gather data from respondents. To minimize the social desirability bias, the authors paid attention to that respondents remain anonymous and confidential (Chung & Monroe, 2003). The response rate varied from 16% to 96%. A total of 329 questionnaires were received, 15 were discarded as they have a large number of missing values, which made a total 314 usable questionnaires for data analysis. Out of 314 respondents, 75% were male. Most respondents were from a relatively young age group: 85% (267) was less than 40 years of age. Around 71.7% of respondents were below functional management positions (lower management), and 28.3% of respondents were engaged in functional-level job responsibilities.

Measures

The ethical leadership of the employees was measured in different departments. We used the ten-item scale of Brown et al. (2005). A sample item is: “My immediate supervisor listens to what employees have to say.” Interactional justice will be measured by adopting the 9-item scale developed by Colquitt (2001). Sample items include “Has (he/she) treated you with respect?” and “Were (his/her) explanations regarding the procedures reasonable?”. Whistleblowing intentions were measured by a 4-item scale developed by Park and Blenkinsopp (2009). Psychological stress was measured using a 13-item scale. A sample question, “I have felt fidgety or nervous as a result of my job” (Parker & DeCotiis, 1983).

Results

Confirmatory Factor Analysis and Measurement Validity

To test model validity, we conducted a CFA with AMOS 24. For assessing the validity of the proposed model, we computed three alternative models and compared their level of fit (Anderson & Gerbing, 1988): First (Table 1), all items belong to the four constructs were loaded on a single factor (Model 1). Second, we computed a three-factor CFA regrouping the construct in a single construct (Model 2). Finally, we assessed the fit of a four-factor CFA (Model 3).

Whereas Models 1 and 2 returned a poor fit; however, the fit of the four-factor CFA is satisfactorily presented in Table 1. The chi-square statistic is 481.97, $p < .001$ and 195 degrees of freedom (2.47), showing the good fit of the model (Kline, 2015). We examined two incremental fit indices: The Tucker–Lewis index (TLI) is .95, and the Confirmatory Fit Index (CFI) is .96, both are higher than their recommended levels. Additionally, root mean square error of approximation (RMSEA) is lower than (Table 1) the acceptable threshold of .08 (Anderson & Gerbing, 1988). The chi-square difference test (Table 1) revealed that the Model 3 (Table 1) showed good fit indices as compared to other alternative models (Model 1 and Model 2). Results confirmed and showed no validity issues regarding our proposed model and data.

Table 1 - Model Fit indices

Model	Fit Indices					
	χ^2	df	χ^2/df	CFI	TLI	RMSEA
Model 1: Single-Factor CFA	3189.21	209	15.25	.50	.42	.20
Model 2: Three-Factor CFA	2001.45	206	9.71	.62	.71	.13
Model 3: Four-Factor CFA	481.97	195	2.47	.95	.96	.06

χ^2 Chi-square value, *df* degree of freedom,

Then, to assess convergent validity, the authors analyzed the standardized regression weights of all items. For all items, standardized regression weights ranged between .67 and .92. Kline (2015), reported that a standardized value higher than .60 demonstrates a reasonably high factor loading. To more fully assess the discriminant validity of the four factors in our model, we followed Fornell and Larcker (1981) procedure and compared the respective squared correlations between factors with the respective AVEs of the factors. Through this method, the problem of difference in chi-square can be resolved. The four variables are distinctive, as the AVE belongs to four factors, as shown in Table 2 are more substantial than their squared correlations.

For internal consistency and reliability (Table 2), we relied on Cronbach's alpha. These scales showed internal consistency and reliability with values for all variables ranging from .85 to .91, higher than the acceptable value of .70 (Nunnally, 1978).

Table 2 - Convergent and discriminant validity

Constructs	1	2	3	4	Cronbach's Alpha
1. Ethical Leadership	.65				.91
2. Stress	.33	.71			.85
3. Whistleblowing	.37	.18	.63		.91
4. Interactional Justice	.32	.11	.25	.64	.89

Notes: bold values are AVE, Other values: squared correlations

To assess common method bias, a common latent factor test was applied (Podsakoff, MacKenzie, Lee, & Podsakoff, 2003). For conducting the common latent factor test, the authors used CFA and constrained all the items for all dependent and independent variables to load on a single factor. It was concluded that the model only explained 29.16% of the common factor, which is not higher than the threshold value. Therefore, these results indicate that in our data, standard method bias is not a severe threat.

Hypothesis Testing

The structural equation modeling platform was adopted for analyzing the structural regression model (indirect effect: bootstrapping in AMOS 24 and moderating effects: Orthogonalization, Figure 1) simultaneously. To do so, we followed the orthogonalized approach to test the interaction effect in structural equations (Little, Bovaird, & Widaman, 2006). Little et al. (2006) use observed covariation patterns among all possible indicators of interaction for testing the moderation effect by creating a latent interaction term. We then directly included interaction latent variable and its measure in our model. This model (Model 1) produces a good fit ($\chi^2 = 1689.5$, $df = 738$, $\chi^2/df = 2.289$; CFI = .94; TLI = .93; RMSEA = .05) (see Model 1 in Table 3). In pursuit of the best-fit model, we compare the two possible alternative structural regression models with our hypothesized model (Table 3), which shows that our proposed model (Table 3; Model 1) reports a better fit as compared to the other. Therefore, we select this model 1 for the interpretation of the results.

Table 3 - Fit indices of the structural models

Model	Fit Indices					
	χ^2	df	χ^2/df	CFI	TLI	RMSEA
Model 1: Hypothesized Model	1689.5	738	2.289	0.94	0.93	0.05
Alternative Models						
Model 2: EL→PS→WB	812.44	270	4.52	.90	.89	.08
Model 3: PS→WB→EL	509.57	196	2.61	.88	.90	.08

There is a positive impact of whistleblowing intentions on ethical leadership via psychological stress ($\beta = 0.16$, $p < .001$, Figure 1). Similarly, ethical leadership positively and significantly effecting whistleblowing intentions ($\beta = 0.37$, $p < .001$, Figure 1). Hypothesis 3 stipulated that interactional justice moderates between ethical leadership and whistleblowing intentions. Our results provided support for Hypotheses 3 ($\beta = 0.11$, $p < .01$, Figure 1). The data support Hypotheses 1, 2, and 3 (see Figure 1).

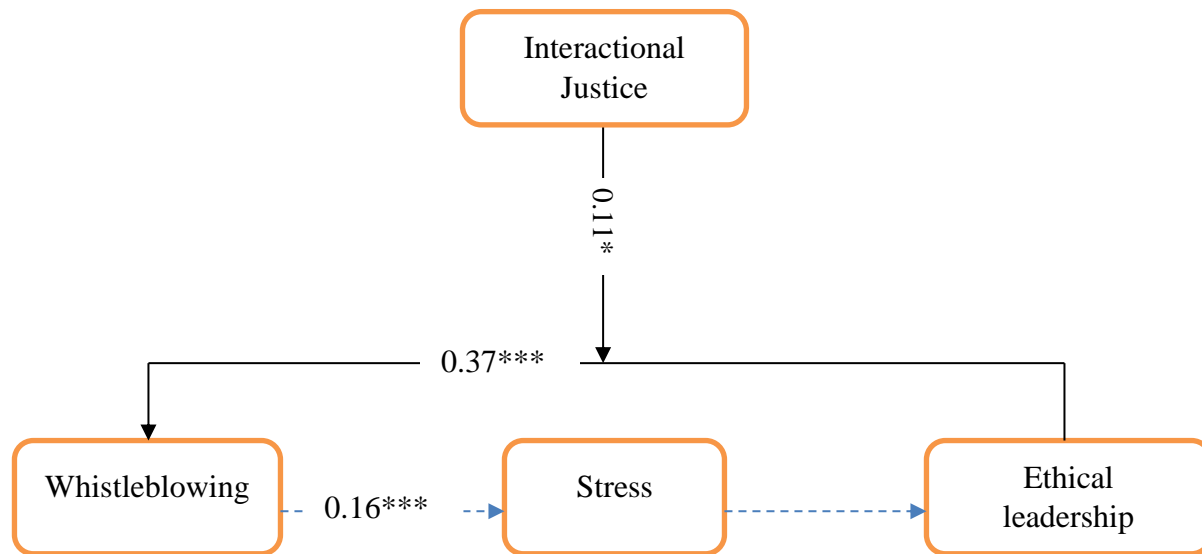


Figure 1 - Hypothesized Framework

Discussion and conclusion

The proposed theoretical model describes the significance of considering whistleblowing in an organization that is stimulated by the pressures of social actors. We are proposing a new perspective by integrating the conservation of resource theory to elucidate the association of employees' whistleblowing intentions with ethical leadership behavior at work. To summarize, we have argued whistleblowing can influence the ethical behavior of leadership through the mediating mechanism of psychological stress. Results showed that while working, leaders are the ones who have to answer stakeholders regarding their decisions. They are the ones who are answerable, and due to this fact, they stressed out when anything is going to hurt their earned resources or fear of being spotted if the whistle is blown, they start adopting ethical practices. Because if they do not portray themselves as ethical leaders, they may lose their status and social standing that they have earned (Lin, Ma, & Johnson, 2016). We further argued, and results showed that ethical leadership could also influence the whistleblowing intentions of its followers.

On one hand where leaders through the whistleblowing intentions from employee feel psychological stress and try to adopt normative behavior, but conversely, it is also essential that ethical leadership is not all about being

ethical people, they also have to stimulate normative behavior by encouraging and supporting their followers. They are the one who set the standards as they are one who is legitimate role models (Treviño et al., 2000). Ethical leadership is the one who sticks to their ethical values by supporting their followers to act ethically without fear of anyone and to blow the whistle on every wrongdoing they witness at the workplace. This side of ethical leadership is essential from the perspective of whistleblowing that shows a higher risk of retaliation, both by individual/group or by organizations against whom the whistle is blown.

Furthermore, the current study also explained the moderation of interactional justice in a way that moderates the relationship between ethical leadership and whistleblowing intentions in organizations. It explains that from ethical leaders, followers get the impression that their leaders are honest and trustworthy, which enables them to blow the whistle when they see anything going against the interest of their organization. This behavior in employees comes from the interaction they have at the workplace. And through such interactions, they feel a sense of trustworthiness and fairness that enables them to have confidence while reporting any wrongdoing. Thus, when employees feel interactional justice, the existing relationship becomes more robust as our results also showed during the analysis. This study provides insights related to the employee-employer relationship that enables the researchers and practitioners to study their impacts from different theoretical lenses.

Extant literature has documented a growing interest in exploring whistleblowing intentions and leadership behaviors (Bhal & Dadhich, 2011; Liu, Liao, & Wei, 2015). However, quite a few studies have provided from the perspective of ethical leadership on individual and organizational outcomes, for instance, individual outcomes (knowledge sharing, affective commitment and turnover intention of employees), and organization outcomes (corporate social responsibility, firm performance) from maintaining ethical culture in the organization (Demirtas & Akdogan, 2015; Lei et al., 2019; Wu, Kwan, Yim, Chiu, & He, 2015). It is evident that whistleblowing intentions are more prevailing in higher ethical climate (Finn, 1995); the authors posit the mechanism of psychological stress to elucidate the proposed relationship. This provides a much-needed contribution to the field of whistleblowing and ethical leadership literature.

Future Directions and Limitations

This study was conducted in South Asia, where standards, values, national culture, traditions, and regulations are different from Western countries. Even though our proposed model is theoretically driven, and results are generalizable in most situations, the strength of relationships drawn in this research may differ in other cultural environments and in Western or developed economies. Furthermore, we took precautions to address social desirability bias and common method variance (for example, well-established scales, survey's instruction and structure, confidentiality, and anonymity), all the constructs measured through the self-reported survey. Although, all measures in this research reflect individual-level cognition and perception. Though self-reported surveys are considered useful and valid approaches for evaluating the attitudes, feelings, and perceptions of individuals (Glick, Jenkins Jr, & Gupta, 1986). Podsakoff and Organ (1986) also demonstrated that individuals provide responses to ongoing organizational events quite accurately. However, this study employed the method of Podsakoff et al. (2003) the common latent factor test to minimize the threats of common method bias. Moreover, this study adopted a cross-sectional design; we encourage future research to adopt a longitudinal research design integrating constructs for multiple sources in order to support the causality of observed relationships and to minimize potential bias.

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Organizational Justice and Employee Sustainability: The Mediating Role of Organizational Commitment

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Abstract

Purpose- The primary purpose of the study is to determine the impact of organizational justice (OJ) on employee sustainability. Along with that, it also describes how organizational commitment mediates this direct relationship. This study includes all dimensions of OJ which are distributive, procedural and interactional (interpersonal & informational) within the context of a developing country (Pakistan)..

Design/Methodology- This study has considered employees working in the banking sector of Pakistan. Two hundred ten questionnaires were received back from employees. Regression analysis was used to analyze direct relationships between variables, while smart partial least squares (PLS) were used for mediation analysis.

Findings- Results demonstrated that all hypothesis were accepted and it was also confirmed that organizational commitment (OC) mediates the direct relationship between OJ and employee sustainability (ES).

Originality/value- Multidimensional construct of organizational justice was tested in this study, in the context of a developing country (Pakistan), to address the research gap.

Introduction

Organizational justice has been a widely researched area in the field of management for the last three decades (Cole, Bernerth, Walter, & Holt, 2010). However, as it is still unexplored in many geographical and organizational contexts around the world, the importance of more research in this area should not be undermined (Kofi, Asiamah, & Mireku, 2016; Ohana & Meyer, 2016). The construct of OJ has multidimensional situatedness as it includes three dimensions, which are distributive, procedural, and interactional (interpersonal and informational) (Park, Song, & Lim, 2016). A vast bulk of empirical evidence has already demonstrated that OJ has a remarkable impact on many organizational outcomes. The results of various researches have also shown that organizational justice is a catalytic factor that contributes significantly towards employee satisfaction and organizational commitment (Choi & Choi, 2014).

Organizations are always faced with the threat of employee dissatisfaction. Ever-increasing competition between organizations makes it mandatory for them to devise novel ways to retain their competent and trained employees (Chan, 2019). This retaining of employees can lead to attaining competitive advantage for one organization over the others (Kaur Sahi & Mahajan, 2014). There is sufficient evidence from the available body of research to show that committed employees have a more positive attitude towards the organization (Foster, 2010; Thomas & Twyman, 2005). However, to achieve the goal of employees' loyalty towards them, the organizations need to build a conducive environment for their employees to help them engage in collectively working for positive organizational outcomes (Perryer, Jordan, Firms, & Travaglione, 2010).

The direct relationship of organizational justice with many organizational outcomes has been already investigated (Crow, Lee, & Joo, 2012), but most of the studies have considered its construct in terms of only one or two dimensions (Cheung, 2013). This study is unique in the sense that it considers all the three dimensions of organizational justice to underscore its directly proportionate relationship with employee sustainability and, consequently, an organizational outcome with the mediating impact of organizational commitment.

This study is practically significant as it provides essential insights for the management of the banking sector to attain employees' higher commitment level and enhance employee sustainability through organizational justice practices. Our review of the relevant literature also suggests that most of the available works on OJ were conducted in the context of the developed countries. These studies hint upon the role of culture in establishing a direct link of organizational justice with different organizational outcomes (Dror & Cole, 2010). As there is a significant difference between the cultures of the developed and the under-developed or developing countries, it is essential to investigate the concept of organizational justice as perceived and practiced in the organizational setup of developing countries (Wong, Ngo, & Wong, 2006). To address this gap, we see a strong need to describe the concept of OJ within the banking sector of Pakistan, as very little empirical evidence is available for organizational justice within this sector.

Literature Review

Organizational Justice and Employee Sustainability

Employee sustainability is defined as: "A voluntary move by an organization to create an environment which engages employees for long term." This voluntarily created environment by an organization makes it keep its qualified and trained employees loyal towards it (Karam et al., 2019). Employee turnover has been seen as negatively impacting factors on employee productivity and performance (Mitchell, Holtom, & Lee, 2001). In academic literature related to the discipline of human resource management, the two terms employee retention and employee sustainability have been used as synonyms (Tettey, 2006), so in this article, both these terms have been used interchangeably.

Employee sustainability can be viewed as a way of attaining a competitive advantage for an organization over the others as employees are the most important resource of any organization (Diaz, 2020). Organizations invest in employees by not only uplifting their lifestyle by paying lucrative pay packages but also by giving them training and opportunities to improve their skills and qualification. Therefore, when an organization loses an experienced and able employee, it is a real loss in that it can slow down the pace and quality of outcomes in the organization (Diah, La Ode Hasiara, & Irwan, 2020). So it is never easy for organizations to let their trained employees go. Research shows that organizations can sustain employees just when employees themselves are willing and committed to staying loyal with an organization (Merriman, Sen, Felo, & Litzky, 2016; Thuy & Van, 2020).

This voluntary commitment to stay loyal is related to organizational justice. If all employees are given a fair chance in the organization, their chances of exiting it are low. Issues of justice and fairness have been discussed at length in a large body of work, particularly by the scholars interested in organizational psychology and organizational behavior (Colquitt & Zipay, 2015). Justice is defined as: “The individuals’ (or groups’) perception of the fairness of treatment received from an organization and their behavioral reaction to such perceptions” (Nadiri & Tanova, 2010). As stated above, the construct of justice has three dimensions: Distributive justice includes even-handedness in organizational outcomes (Adams, 1965; Leventhal, 1976); Procedural justice refers to the aptness in the procedures which are adopted to make all crucial decisions regarding outcomes (Leventhal, 1980; Thibaut & Walker, 1975); Interactional justice includes interpersonal justice that refers to the appropriate treatment with employees and informational justice that is the correctness of justification given for these decision-making procedures (Bies & Moag, 1986; Greenberg & Cropanzano, 1993).

Colquitt and Rodell highlight the difference between the constructs of justice and fairness by stating that: “Justice is perceived adherence to rules that reflect appropriateness in decision contexts.” In contrast, “fairness is a global perception of appropriateness—a perception that tends to lie theoretically downstream of justice” (Colquitt & Rodell, 2015). Hence, “justice describes normative standards, and how these are implemented and fairness describes reactions to those standards.” These justice practices in organizations help to build fairness perceptions of employees (Goldman & Cropanzano, 2015).

Employees show higher production and a higher level of performance when they receive fair outcomes (Kinley & Ben-Hur, 2020). Fairness in procedures tends to lead towards social exchanges in which an employee displays citizenship behavior and builds a long-term relationship with his/her firm. Fair treatment and access to accurate information by an organization mean that the employee is valued by the organization (Cugueró-Escofet, Bertran, & Rosanas, 2019). The relational model also suggests that employees see more value in their status in a particular organization. When an employee is convinced that he has some significant standing in the organization, then he/she is more satisfied with his/her job, and this ensures employee sustainability (Leow, 2015). This means that an employee’s perceptions of justice have a significant impact on his behavior. If the employee perceives that his/her organization is just and fair, then it would be easy for the organization to sustain such an employee (Masterson, Lewis, Goldman, & Taylor, 2000).

H1: OJ has a significant impact on employee sustainability.

H1a: DJ will lead towards employee sustainability.

H1b: PJ will lead towards employee sustainability.

H1c: IJ will lead towards employee sustainability.

Organizational Commitment as Mediator

Many scholars have also studied the phenomenon of organizational commitment (OC). Its significance lies in the fact that committed employees are always seen as involved in other related positive behaviors such as organizational citizenship behavior. These favorable behaviors are highly useful for enhanced productivity and

performance of the organizations (Chung, 2001). The construct of organizational commitment (OC) is defined as: “the relative strength of an individual’s identification with and involvement in a particular organization and can be characterized by a strong belief in and acceptance of the organization’s goals and values, willingness to exert considerable effort on behalf of the organization and a strong desire to maintain membership of the organization” (Mowday, Porter, & Steers, 1982). OC further includes three dimensions which are: affective commitment, continuance commitment, and normative commitment. Affective commitment is “the employee’s emotional attachment to, identification with, and involvement in the organization.” Continuance commitment is the “awareness of the costs associated with leaving the organization.” Normative commitment is defined as: “a perceived obligation to remain in the organization” (Meyer, Stanley, Herscovitch, & Topolnysky, 2002). Organizational commitment increases employee’s attachment with his/her organization and decreases their intentions to switch organizations. Due to this, the employees become highly loyal towards organizations and consider it as their responsibility to serve their organizations (Allen & Meyer, 1990). Organizational commitment takes the employees towards exhibiting a citizenship behavior in which an employee willingly “goes extra-miles” to serve the organization. Committed employees will show relatively higher productivity and will help in the growth of their organization (Mathieu, Bruvold, & Ritchey, 2000). Several researchers have linked organizational commitment to organizational citizenship behavior. They also consider organizational commitment as an antecedent of organizational citizenship behavior (Mowday et al., 1982; Sjahruddin & Normijati, 2013).

So it is clear that the organizational justice prevailing in an organization creates a positive image of it as the employees, when valued by their employer, show a higher level of commitment. Various studies have proved that there is a positive and significant relationship between OJ & OC (Moorman, Niehoff, & Organ, 1993; Nadiri & Tanova, 2010; Williams, Pitre, & Zainuba, 2002). If an employee perceives that organization is biased and the employee will not be repaid by the organization for their efforts, then it leads towards burnout. The employee avoids citizenship behavior & will be less committed to the organization (Robinson & Morrison, 2000).

Social exchange theory also highlights this relationship of organizational justice with organizational commitment. It theorizes that social exchanges require reciprocations between employees and their supervisors. The employees will be highly committed to the organization and will show citizenship behavior while believing that authorities will also show the same behavior in return. But if the authorities are not trustworthy and do not reciprocate, then the employee commitment with organization decreases. The employees will avoid citizenship behavior because of the risk of exploitation and rejection (Blau, 1964; Farh, Podsakoff, & Organ, 1990). Committed employees will show more productive behavior and will surpass the supervisor’s expectations (Yousef, 2000). Literature suggests that some researchers have found a more significant relationship between procedural justice and OC (Astuti & Ingsih, 2019; Mete & Sökmen, 2019; Tremblay, Gaudet, & Vandenberghe, 2019). While others have claimed that distributive justice has a more significant relationship with OC (Imamoglu, Ince, Turkcan, & Atakay, 2019; Jang, Lee, & Kwon, 2019). OC has a direct impact on employees’ intentions to stay in the organization or intentions to leave the organization. Lack of OC can also lead to psychological withdrawal from the organization (Scales & Brown, 2020). Therefore, it is proposed that employee commitment mediates the relationship between organizational justice and employee sustainability.

H2: Organizational Commitment mediates the relationship between OJ & ES.

H2a: Organizational Commitment mediates the relationship between DJ & ES.

H2b: Organizational Commitment mediates the relationship between PJ & ES.

H2c: Organizational Commitment mediates the relationship between IJ & ES.

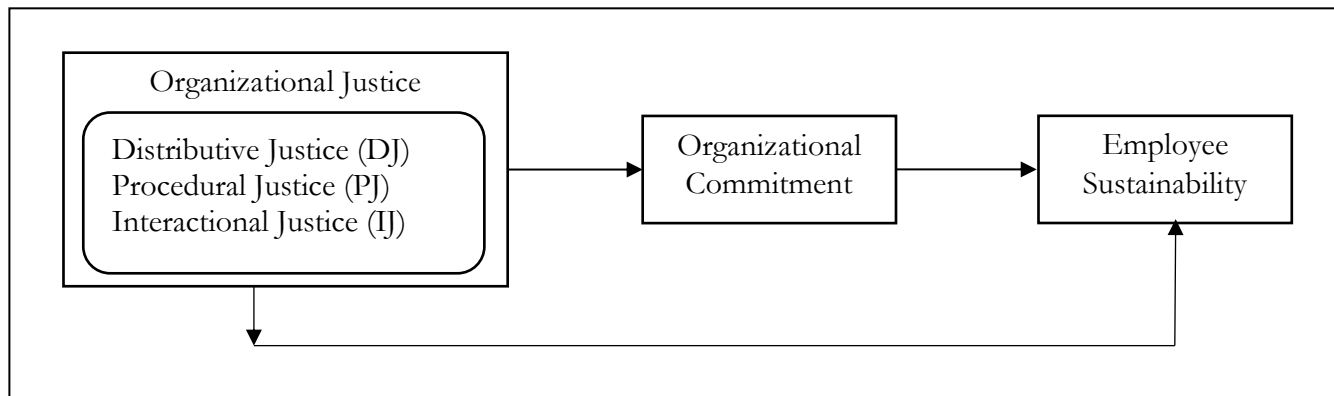


Figure 1 - Conceptual Framework

Methods and Data Analysis

Procedure and Sample

In this study, banks from the Rawalpindi and Islamabad region were selected as organizations. The rationale for this selection is that all the representative banks of Pakistan have their branches in this region, and competition among them is extreme and the turnover rate is higher. The population frame consists of the 1310 bank employee's working in the selected banks, including Habib Bank Limited (branches $n = 152$), Muslim Commercial Bank (branches $n = 46$), Bank Al-Falah (branches $n = 44$) and Dubai Islamic Bank (branches $n = 20$). Simple convenience sampling was used for the study. Krejcie and Morgan's (1970) table was used to know the sample size. The total number of respondents for the study was 297. The questionnaires were distributed among the respondents, and then the responses were collected by hand. Out of 297 questionnaires, 210 were received back.

Measures

This study examines the direct relationship between OJ (DJ, PJ & IJ) and ES with the mediating role of OC. On the basis of the literature review, the study proposes a theoretical framework, as shown in figure 1. The theoretical framework shows that organizational justice is the dependent variable, employee sustainability is the independent variable, and OC is a mediator. Five-point Likert-scale was used ranging from 1 (strongly disagree) to 5 (strongly agree) for items of OJ & ES. Seven-point Likert-scale, ranging from 1 (strongly disagree) to 7 (strongly agree) for items of OC. Twenty- item scale for OJ and scale for ES was adopted from Nadiri and Tanova (2010), which was based on three items. The 19-items for OC were obtained using Bayer (2009) scale.

Results and Discussion

The demographics show that majority of the respondents were from the age-group of 36 to 45. This is the age group where the people generally seek a reasonable position in banks, and they are generally working at the middle-level management positions and are more carefully observing organizational practices. With respect to experience, the employees had one to ten years of experience that is the adequate experience in banks to understand the organizational practices.

Moreover, while looking at the participants with respect to gender distribution, the male respondents were almost double than the females. The females were found hesitant to respond to the questionnaire for some unknown fear of providing responses. With respect to the education level, the majority of the employees were well qualified by having MS level degrees.

Table 1 - Reliability Analysis

Variable	No. of items	Reliability
Organizational Justice	20	0.978
D1: DJ	5	0.915
D2: PJ	6	0.926
D3: IJ	9	0.904
Organizational Commitment	19	0.812
Employee Sustainability	3	0.965

The reliability of the questionnaires shows the degree of consistency and reliability scores should be greater than 0.7 (Saunders, 2007). All the scores are more significant than the minimum required score, showing that the instrument was reliable enough for data collection.

Table 2 - Correlation Analysis

Constructs	OJ	OC	ES	DJ	PJ	IJ
1. Organizational Justice	1	.975**	.882**	.972**	.969**	.975**
2. Organizational Commitment	.975**	1	.884**	.943**	.944**	.756**
3. Employee Sustainability	.882**	.884**	1	.849**	.851**	.773**
4. Distributive Justice	.972**	.943**	.49**	1	.921**	.928**
5. Procedural Justice	.969**	.944**	.851**	.921**	1	.924**
6. Interactional Justice	.975**	.756**	.873**	.928**	.924**	1

Results show a strong positive correlation among the variables. There is a significant positive correlation between all dimensions of OJ.

Table 3 - Model Summary

Model	R	R-Square	Adjusted R-Square	Standard Error of Estimate
	.889*	.790	.788	.15881

a. Predictors: (Constant), OJ

b. Dependent Variable: ES

The value of R square is 0.790, which shows that due to the independent variable (organizational justice), the dependent variable (employee sustainability) is changed up to 79%.

Table 4 - Coefficients

	Unstandardized Coefficients		Standardized Coefficients		
	B	Std. Error	Beta	T	Sig
(Constant)	1.911	.028		67.209	.000
OJ	.156	.045	.417	3.442	.001

a. Dependent Variable: ES

Results showed that organizational justice (Beta=.417, p=.001) has a positive and significant impact on employee sustainability. So Hypothesis H1 is accepted.

Table 5 - Model Summary

Model	R	R-Square	Adjusted R-Square	Standard Error of Estimate
	.884*	.782	.779	.16225

a. Predictors: (Constant), DJ, PJ, IJ

b. Dependent Variable: ES

Results showed that a 78% change in DV, which is employee sustainability is due to IV, which are DJ, PJ & IJ.

Table 6 - Coefficients

	Unstandardized Coefficients		Standardized Coefficients		
	B	Std. Error	Beta	T	Sig
(Constant)	1.993	.024		84.824	.000
DJ	.059	.031	.158	1.965	.000
PJ	.066	.031	.181	2.169	.031
IJ	.145	.032	.415	4.501	.000

a. Dependent Variable: ES

Beta values and P-values (as P-value is <0.005) show that DJ, PJ & IJ has a significant impact on employee sustainability. So based on these results Hypothesis H1a, H1b and H1c are also accepted.

Mediation Analysis

To test the effect of the mediator, Smart PLS was used, and the following results were obtained.

Table 7 - Process Mediation (OJ, OC, ES)

	b	p	95% CI	
			LL	UL
OJ → OC → ES				
Total Effect	0.3292	0.00	0.3091	0.3493
Direct Effect	0.1557	0.07	0.0667	0.2448
Indirect Effect	0.1735	0.00	0.0867	0.2590

Note: b= unstandardized coefficient, p<0.05, LL= Lower Limit, UL= Upper Limit, CI= Confidence Interval

Results showed that confidence interval for the indirect and direct effect on organizational effectiveness did not include the presence of 0 (LLCI = 0.30; ULCI = 0.34), suggesting that there is a presence of strong mediation. So, on this basis, hypothesis H2 is accepted.

Table 8 - Process Mediation (DJ, OC, ES)

	b	p	95% CI	
			LL	UL
DJ → OC → ES				
Total Effect	0.3692	0.00	0.3491	0.3893
Direct Effect	0.1735	0.06	0.0867	0.2590
Indirect Effect	0.1957	0.00	0.0100	0.2748

Note: b= unstandardized coefficient, p<0.05, LL= Lower Limit, UL= Upper Limit, CI= Confidence Interval

The above given results indicated that OC mediates the relationship between DJ & ES. So hypothesis H2a is also accepted.

Table 9 - Process Mediation (PJ, OC, ES)

	b	p	LL	95% CI
				UL
PJ → OC → ES				
Total Effect	0.3302	0.00	0.3091	0.3693
Direct Effect	0.1468	0.07	0.0954	0.2048
Indirect Effect	0.1834	0.00	0.0967	0.2290

Note: b= unstandardized coefficient, p<0.05, LL= Lower Limit, UL= Upper Limit, CI= Confidence Interval

Table 10 - Process Mediation (IJ, OC, ES)

	b	p	LL	95% CI
				UL
IJ → OC → ES				
Total Effect	0.3492	0.00	0.3291	0.3682
Direct Effect	0.1735	0.06	0.1100	0.2048
Indirect Effect	0.1878	0.00	0.1100	0.2290

Note: b= unstandardized coefficient, p<0.05, LL= Lower Limit, UL= Upper Limit, CI= Confidence Interval.

On the basis of obtained results, it can be concluded that organizational commitment significantly mediates the relationship between PJ, IJ & ES. So hypothesis H2b and H2c are accepted. Researchers have always been interested in exploring the effect of OJ on different organizational outcomes (Choi & Choi, 2014). So this study contributes to researchers' efforts. The results of the study show that OC fully mediates the direct relationship between OJ & ES. The findings of this study are different from previous studies that showed an only direct relationship between OJ & employee turnover intentions (Dror & Cole, 2010). This study includes all four dimensions of OJ (organizational justice). However, many past studies have included only one or two dimensions through which the construct of organizational justice cannot be fully understood (Colquitt, Conlon, Wesson, Porter, & Ng, 2001). This study also explains how a lack of commitment can lead to adverse organizational outcomes (Hendrix, 1999). Finally, this study clarifies the concept of organizational justice (OJ) in the context of developing countries, particularly Pakistan.

Conclusion

This study has demonstrated a positive and significant relationship among organizational justice, organizational commitment & employee sustainability in the banking sector of Pakistan. Smart partial least squares (PLS) was used for mediation analysis. The results of the study showed that organizational justice practices could help organizations to sustain their employees as these practices enhance employees' commitment to the organization. Furthermore, the model and hypothesis of this study are supported by the Social Exchange Theory. The findings of the study can be applied by the banking sector of Pakistan to enhance employee sustainability.

Future Directions and Limitations

This study included a small sample size due to time constraints and limited resources. However, research findings are still significant. Still, in order to reinforce the findings of this study, a larger sample size from all over the country or even from other developing countries may be brought under investigation. Longitudinal studies can also be conducted to understand the impact of organizational justice practices more clearly. This will help in studying the change in the attitudes of employees towards their organizations over time and with changing dynamics. The researchers might also want to conduct case studies to do in-depth analyses of the psychological patterns of a single employee or employees of a single organization. Future studies can incorporate dimensions of organizational commitment to understanding the phenomenon in detail.

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Contributions of Working Conditions on Teachers' Attitude in School Settings of Nepal

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Abstract

Purpose- Working conditions play a vital part in shaping the attitude of teachers. In this context, researchers intend to assess the relationship between working conditions and attitudes of teachers.

Design/Methodology- Philosophically, this study is guided by a post-positivist paradigm utilizing the survey design. The data in this study were collected from the teachers of community schools of the Kathmandu district using the questionnaire My Classroom Appraisal Protocol (MCAP). Then, data were examined by inferential statistics like t-test and linear regression, respectively. After this, the derived findings were then interpreted through the perspective of the Maslow Hierarchy of Needs (MHN).

Findings- This study showed a moderate association between the working condition and the teachers' attitudes. Furthermore, this study concludes that the building condition of school plays a crucial role in shaping the teachers' attitude. Finally, this research established that working conditions significantly enhances the attitude of teachers.

Practical Implications- This study is expected to be beneficial to school leaders and forthcoming researchers for making positive changes in the education system of Nepal.

Introduction

Job performances of the teacher are crucial organizational behavior to achieving success in school. The job performance of teachers is associated with the working condition (Kahya, 2007) of school and their attitude (Harthy et al., 2013) towards the job. The working condition terms as a school building, and it refers to the setting of the classroom where the teaching-learning process takes place (Okon & Sole, 2006). Moreover, the working conditions represents the setting of tables, chairs, writing boards, the sitting arrangement, books, audio-visual equipment, light, thermal conditions, and hardware of educational technology in the classroom (Farombi, 1998). Thus, working conditions play a vital role in shaping the teachers' attitude (Earthman & Lemasters, 2009; Leigh, 2012) to their job. An attitude is a response, credence, and perception toward something or someone. It is a hidden process that occurs within an individual on a certain inducement (Oskamp & Schultz, 2004). Teachers' attitude is inspired by their working conditions. The satisfactory working conditions motivate the work, whereas the unsatisfactory working conditions have lower job satisfaction and low commitment (Corcoran et al., 1988) among teachers. The increment of motivation and reducing job satisfaction as well as commitment due to working conditions are respectively the positive and negative outlook of the teacher's attitude.

The teachers' attitude is affected by working conditions like light, thermal status, and condition of the equipment. Appropriate light can enhance the productivity of teachers, whereas glare hampers teachers' effectiveness (Lewy et al., 1982). As well as, Heschong Mahone Group (HMG, 1999) also found effective teaching-learning takes place under natural daylight as students tend to scores 7 to 18 percent higher than those who study in less sunlight. Similarly, Harner (1974) confirms the optimum temperature as 68-74 degrees Fahrenheit of the classroom for the teaching-learning process. The decreasing or increment in this ideal range of temperature has physiological effects on teachers. Likewise, Schneider (2003) found that inadequacies in working conditions like furniture, the conditions of walls, the ceiling, and floor play a vital role in shaping teachers' attitudes. Therefore, the relationship between the working conditions and the teachers' attitude is associated with their performances. Thus, for effective performance, teachers must have good working conditions (Corcoran et al., 1988).

Furthermore, the working condition and teacher's attitude are associated with motivation theory as Maslow's Hierarchy of Needs (MHN). As stated by Maslows (1954), the employee in an organization is influenced by their current needs. The improvement of working conditions is referred to as the need among teachers. They have strong desires to improve their work condition, and its accomplishment reflects their attitude. More specifically, the improvement of working conditions switches motivation to perform jobs among teachers. A study conducted by Davis and Newstrom (2002) mentioned that until and unless factors such as working conditions are fulfilled, teachers will be dissatisfied and ineffective. Therefore, satisfactory working conditions arise the motivation, and it further produces better attitudes (Jerome, 2013) and fewer complaints from teachers.

In connection with Nepal regarding working conditions, the government of Nepal hardly invests much of its budget to improve the working conditions in the community schools. The Ministry of Education (MOE, 2016a) of Nepal states that about 65 percent of the community school budget is allocated for salaries and remuneration, followed by program costs at 27.2 percent, management, and administrative costs 7.4 percent. Apart from this, to expand the education system, many schools were constructed along with the implementation of the School Sector Development Plan (SSDP) using locally raised funds. But the drawback of such collaboration between the schools and the public is poor in terms of construction of the school buildings. This situation is further worsened after the earthquake in April and May 2015, which damaged around 35,000 classrooms (MOE, 2016b). Similarly, Wagley (2012) concluded that one of the factors of the poor performance of community schools is due to poor working conditions. In this context, the working condition is a big problem for teachers

and students in Nepal (Subedi, 2017). Furthermore, Subedi (2017) also reveals that the physical infrastructures of the school building conditions were not good for teaching and learning.

Therefore, teachers are the key stakeholders in running the educational system successfully. Without them, our education system cannot prosper in the long run (Timalisina, 2008). Nevertheless, a study conducted by Parajul and Das (2013) states the performances of community school teachers are unsatisfactory. Although there can be many factors in the unsatisfactory performance of the community school. In this study, the researcher wants to know whether working conditions enhance the attitude of school teachers. Here, the researcher is concerned with the working condition of the community school teachers in the Kathmandu district and how they perceive their attitudes towards it. Thus, researchers tried to investigate the contribution of working conditions on the teacher's attitude. For achieving these purposes, the researcher raises the question as to what is the association concerning working conditions and attitudes of teachers?

Literature Review

Teachers' Attitude in School Context

Teachers' attitude is formed by different factors. Attitude is developed through a pattern of beliefs over a certain period. These beliefs are generated as we gain experience, knowledge, and a person generates two types of attitude, i.e., positive and negative attitude (Bain et al., 2010). Positive attitude in teachers forms a foundation for teaching and learning, whereas negative attitude hinders them (Mantle-Bromley, 1995). Proper working conditions in schools reflect that the educational leader is serious about education. However, if the working condition is not good, it harms the attitude of teachers, which may result in absenteeism and unwillingness to work (Corcoran et al., 1988). A study conducted by Agyenmang (1993) found that one of the key factors to a successful teacher was a qualification. Nevertheless, teachers who are academically and professionally qualified but do not have an essential working environment results in lower dedication than teachers who have a good working environment (Phanice, 2017). All in all, teachers' attitude is a concern for educational leaders to make effective and efficient teaching and learning environment.

Structural Setting of Working Condition

Working condition governs a crucial role in the process of teaching-learning activities (Ahunanya & Ubabudu, 2006). It is also referred to as the classroom assessments of school teachers. The good working conditions include the placement of the classroom, availability of furniture, equipment, laboratories, and so on. If these working conditions are adequate, it helps and enhances the comfort and safety of both teachers and students (Knezevich, 1975). So, the working conditions of the classroom are the minimum resources required for an effective school (Adegbesan, 2007). Thus, the working condition in an educational institution is one of the most important assets to consider for teaching and learning. Furthermore, the structural setting of the working conditions (classroom) for teachers is very vital for teaching-learning. It helps the teachers and the students to get comfortable and makes the working condition better. For instance, lighting, acoustics, temperature, air quality, classroom layout are some of the structural working conditions to enhance better teaching-learning.

Maslow's Hierarchy of Needs

A motivation theory (MHN) proposed by Maslows (1954) believes that human has certain needs. This theory elucidated five hierarchical needs that are essential for an organization and its employees' performance and attitude (Mullins, 2010). In connection with MHN, until the basic needs (Physiological and Safety) are fulfilled, there will be no demand for higher-order needs (Belongingness and Love, Esteem, and Self-actualization). In this study, working condition is considered as teachers' basic needs for performing their job effectively. A study conducted by Jerome (2013) concluded that this theory is pertinent for a better work environment, employees' attitude, and performance.

Relationship between Work Settings and Teachers' Attitude

Several authors like (Earthman & Lemasters, 2009; Nichols, 2018) have done studies about the effect of working conditions on the attitudes of teachers. They revealed the affirmative relationship amid the quality of school building and attitudes of teachers. More specifically, the results portrait that the attitude of teachers in a good work setting has better overall scores. This result is analogous to Leigh (2012) where the author constructed a theoretical framework shown below in figure 1.

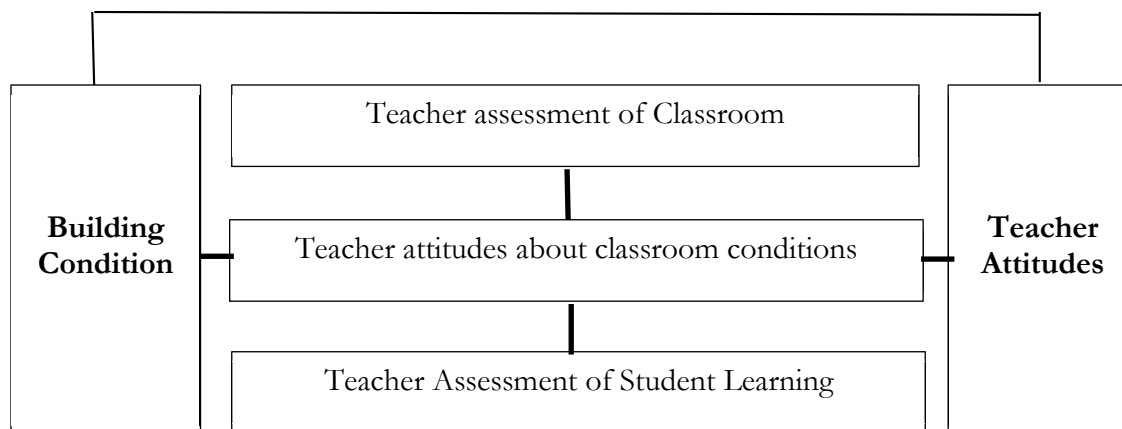


Figure 1 - Leigh Model about Building Condition and Teacher's Attitude

Adopted from Leigh (2012)

The Leigh's theoretical construct explored how the building condition affects teachers' attitudes. This study concluded that the attitude of teachers was influenced by the building condition of schools. Moreover, it figures out that teachers in satisfactory buildings had an overall better attitude than teachers in unsatisfactory buildings. The notable thing in this theory is that the building conditions are one of the most crucial factors which reflect the working conditions of teachers. Thus, an inadequate working condition in a school creates stress in the teaching-learning process (Abel & Sewell, 1999). A study conducted by Morris (2003) supports that a poor working condition trigger student to back down, which affects students learning. In this context, Lowe (1990) states of the inability to control classroom temperature hampers teachers' and students' performance. Schools with inadequate working conditions like poor acoustics, poor buildings, and lack of thermal controls affect high teachers' turnover. They seek employment elsewhere, which disrupts the curriculum, and ultimately students' learning (Buckley et al., 2004). Therefore, proper management of working is vital for an effective teaching-learning experience.

Theoretical Framework

The concept of the theoretical framework was modified from Leigh (2012) concept, which focuses on building conditions and teachers' attitudes. Considering it, there have been many theories linked with the understanding of attitudes in the workplace. Here, the researcher has seen the effects of work settings on the attitudes of teachers through the lens of MHN. It focuses on the lower-order (basic) needs of teachers because the working condition of the school is a minimum requirement for the teaching-learning process. It means that the unsatisfactory work condition hampers the employee's attitude. Considering it, the working condition and attitudes of teachers were referred to as Input and Output, respectively. Thus, the researcher tries to ascertain the influence of working conditions and teachers' attitudes with MHN as in figure 2.

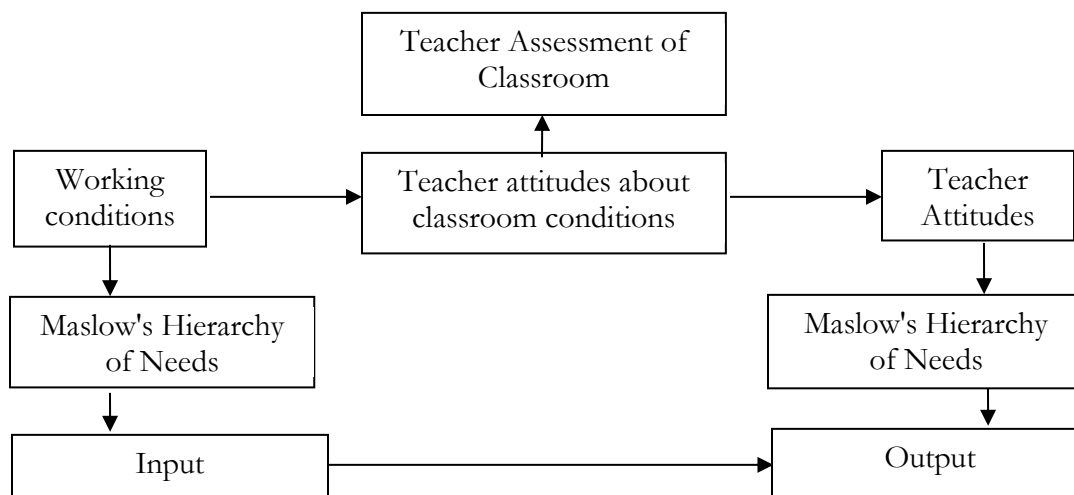


Figure 2 - Theoretical Framework

Idea modified from (Leigh, 2012)

Finally, based on this theoretical framework and literature reviews, this study set hypothesis as;

Hypothesis: There are no effects of working conditions on teachers' attitudes.

Methods

Research Design

This study follows the post-positivist philosophy, which advocates the single truth as the contribution of working conditions on the attitude of teachers. Then, based on the post-positivist research paradigm, it employed a descriptive research design. The descriptive study was conducted utilizing a field-based survey. This research design generalized the teachers' attitudes towards their working conditions. After this, the researcher used the Yamane (1967) formula to obtain the required sample size ($n = 383$) by cluster sampling from 4283 number of community school teachers as population (DEO, 2013) of this study. More specifically, the district education office of Kathmandu has divided these schools into 23 different clusters; four clusters were randomly selected by one-stage cluster design through a lottery method. The reason why the researcher selected four clusters was that the pilot study showed that, on average, there were around 25 teachers in one community school in the Kathmandu district. This allowed the researcher to estimate the target sample size. The total number of community schools from the randomly selected cluster was thirty-three schools. In this way, the researcher collected 383 responses by visiting all 33 schools.

Instrumentation and Data Collection Process

To assess the working condition and measure the attitude of teachers, a survey questionnaire (MCAP) constructed by Earthman and Lemasters (2009) was adopted and contextualized it in the Nepali context. In the first phase, the tool was translated into the Nepali language so that the teacher could easily understand it. Then, the questionnaire is composed of two sections; working conditions (assess by classroom assessment) and attitudinal assessment of teachers. After this, the questionnaire was employed in pilot testing to ensure its internal consistency (Rattray & Jones, 2007). For this purpose, the pilot study was conducted in four community schools of Kathmandu district, which were selected randomly and were not included in the main study. More specifically, the researcher took 37 respondents (teachers) for a pilot study considering the rule set by Treece and Treece (1982), which recommended selecting ten people for a pilot study from a population of 100 people. Then, the Cronbach's alpha value is obtained more than 0.7 in all sections of the MCAP questionnaire, which

further established its internal consistency (Hertzog, 2008). In addition, the errors seen in the questionnaire during piloting were also addressed to finalize it.

Finally, the questionnaire was distributed among respondents with giving instructions about the way of responding to each question. Then, I requested them to fill the questionnaire and return it in the next days to the researcher. After the completion of the filling questionnaire, the researcher collected it and giving thanks to all respondents.

Method of Data Analysis

After gathering the data, it was scrutinized through regression analysis to measure the association between working (classroom) conditions and attitudes of teachers. Finally, the derived findings were viewed with the perspective of MHN.

Results

Assumptions for Parametric Measures

Even though there are different methods of analyzing data, this study followed the parametric method as regression analysis with Karl Pearson correlation to assess the relationship between working conditions and attitude among school teachers. However, to conduct parametric tests one must warrant normality of data along with certain assumptions like a) random independent sampling from the k population, b) scale level of measurement, c) the dependent variable is distributed normally (Hecke, 2010), d) linearity, e) no autocorrelation, and f) correlation and absent of multicollinearity (Sreejesh et al., 2014). Firstly, the sample is randomly selected from schools of Kathmandu district, and it ensured the assumption of random independent sampling in this study. Secondly, the assumption of scale level measurement is fulfilled by the Likert scale, which encompasses five levels of responses in every item. Then, the remaining assumptions were fulfilled as follows:

Assumption of Normality

The normality assumption was ensured with the help of Skewness and Kurtosis in this study. More specifically, the Skewness and Kurtosis of Classroom Assessment (Zskew [-.937] and Zkurt [1.620]) and Attitudinal Assessment (Zskew [-.265] and Zkurt [-.007]) is derived between the range of +1.96 to -1.96 which ensured that data is normally distributed (Ghasemi & Zahediasl, 2012).

Assumptions of no Autocorrelation

To find out whether the data set has an autocorrelation issue, the Durbin-Watson statistic test was used. The value of Durbin Watson is measured to calculate autocorrelation errors, which should fall within 1.5 to 2.5 to be free from independent errors (Tabachnick & Fidell, 2001). The first autocorrelation was calculated assuming classroom assessment as constant (predictor) and dependent variable as an attitudinal assessment from which the value of Durbin-Watson was 1.791. The result of Durbin-Watson 1.759 lies within 1.5 to 2.5, and it signified that the data is the absence of autocorrelation.

Assumption of Linearity

Linearity assumes that the dependent and independent variable must have a linear relationship, which means the outcome variable and predictor variable must lie on a straight line (Field, 2009). So, nonlinearity would shape the scatter plot to curve; however, the figure 3 presented below showed linearity.

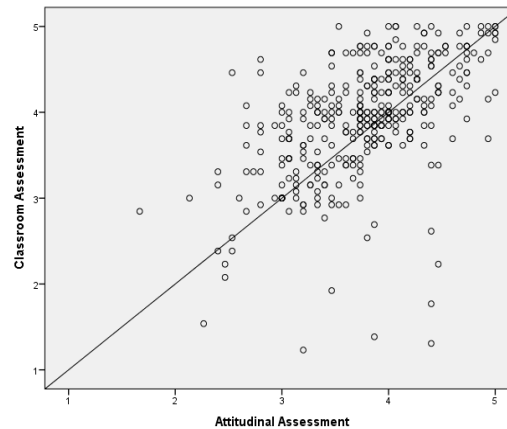


Figure 3 - Linearity between Working Condition and Teachers' Attitude

Assumptions of Correlations and Absent of Multicollinearity

Besides normality and linearity, to conduct a regression analysis, one should also verify if there are excessive correlations among variables. If the data do not have extensive correlations ($r > .90$) between variables, the dataset is then known to be multi-collinearity free (Field, 2009). In this context, the derived values of correlation ($r = .554$) show that variables do not have an excessive correlation matrix between classroom assessment and attitudinal assessment. Considering these statistical values, none of the variables have excessive correlation among them ($r < .90$). Therefore, it is assumed the data are free of multicollinearity. In addition, it is also important to check the variance inflation factor (VIF). The derived result of VIF (Classroom assessment = 1.666 and Attitudinal assessment = 1.238) is lesser than 10 with tolerance (Classroom assessment = .600 and Attitudinal assessment = .808) not exceeding 1 in multicollinearity test (Field, 2009). Therefore, it is assumed that variables were not subjected to multicollinearity.

Overall, the fulfillment of these above criteria ensured the assumptions of the parametric test further allows the researcher to perform Karl Pearson Correlation and regression analysis in this study.

Effects of Working Condition on Teachers' Attitude

The researcher examines the relationship between the working condition and how it affects teacher attitude. After the test of assumptions that were necessary for simple regression, the regression model ($y = a + bx$) was used, where y and x refer to Attitudinal assessment (dependent variable) and Working condition (independent variable), respectively. Likewise, "a" and "b" were denoted as constant (y-intercept) and regression coefficients (slope), respectively. In line of this regression model, the researcher derived the statistical output in table 1.

Table 1 - Regression Analysis between Working Condition and Teachers' Attitude

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.	R	R Square	Adjusted R Square	ANOVA	
	B	Std. Error	Beta						F	Sig.
(Constant)	1.85	.15		12.08	.00					
CA	.49	.04	.55	12.71	.00	.55 ^a	.31	.31	161.56	.00

* Dependent Variable: Attitudinal Assessment, CA = Classroom Assessment (working condition)

* Correlation is significant at the 0.01 level (2-tailed)

The value of correlation (R) is revealed as .55 between the working condition and attitude of teachers in Table 1. Considering it, the interpretation of (Asuero et al., 2006) for measuring the strength of the correlation, the derived value of R signifies that there is a moderate degree of association amid the working condition and attitudes of teachers. The result of R Square 31 percent signifies that attitude can be predicted from the working condition. Similarly, the derived values from ANOVA indicate that the regression model is significant as $F = 161.567$, $p < .000$. It represents that the working condition could significantly predict teachers' attitudes. Furthermore, the Table 7, portrays the regression model as $Y = 1.85 + .49x$. This regression equation showed that when there is a unit change in working conditions, the teachers' attitude is supposed to be increased by .490 units significantly as the p-value ($= .00$) is less than the alpha value of 5 percent. This divulges that working conditions significantly affect the teachers' attitude.

Discussion

This research obtained significant alteration amid teachers' attitude considering their school building conditions while assessing the classrooms. The hypothesized statement of this study validates the findings of Earthman and Lemasters (2009), and Leigh (2012). They found significant differences between teachers' attitude considering satisfactory and unsatisfactory building condition. Both studies used the same questionnaire called MCAP to measure the attitude of teachers and they divulge that the attitude of teachers in the satisfactory building was better than those of unsatisfactory building. Contrary to it, this study didn't categorize the satisfactory and unsatisfactory school building across the attitudes of teachers. However, the findings of Earthman and Lemasters (2009), and Leigh (2012) supports the finding of this study because it also reveals that the working conditions make differ in teachers' attitude in school. Similarly, a study conducted by Schneider (2003) reported that poor lighting, noise, inadequacy in recreational facilities, lack of workspace in the classroom affected the career decisions and teachers' attitude. The sample for the study was collected from Chicago and Washington D.C. Teachers were told to evaluate their classroom lighting, thermal status, and air quality. He concluded that working condition has a relationship between teachers' satisfaction level and attitude. The study of (Schneider, 2003) supports the finding of this study that the working condition has a significant relationship with teachers' attitudes.

Likewise, Buckley et al. (2004) also examine the teachers' attitude and condition of facilities in their workplace. Before performing this research, they noticed that many teachers leave their job. So, they want to know its reason and finally, they concluded that the working condition plays a role in teachers' turnover. Thus, the results of this study validate the findings of Buckley et al. (2004) that the working condition plays a vital role and is a significant factor in developing the teachers' attitude. Moreover, the outcome of this research is aligned with Ruszala (2007) where scholar also divulges a moderate degree of correlation between the satisfaction of teachers and the condition of the school building. Furthermore, Isaiah (2003) concluded that the unsatisfactory building condition hampers teachers' job satisfaction and productivity. It insight that teachers in satisfactory school building conditions have more satisfaction and it results in a positive attitude in jobs. That's why a better building condition (working environment) is a prerequisite to shaping positive attitudes among teachers.

The influences of working conditions in attitudes among teachers are depending on their existing level of needs. Concerning it, Maslows (1954) states that human is driven by certain needs and if basic needs are not fulfilled, they cannot think about higher needs. So, teachers are motivated in their job when they have fulfilled their needs as improvement in their working conditions. Furthermore, when their previous needs were accomplished, they will further be motivated to fulfilling a higher level of needs. For instance, the good working condition is considered as a basic need for teachers to effective facilitation of students in the classroom. This theoretical perspective of MHN applies to this study where it established that the working condition influences the attitudes of teachers. This result satisfies Maslow's lower order need because Isaiah (2003) claims that the teachers who had unsatisfactory building conditions do not have a better overall attitude towards their job performances.

Furthermore, in a nutshell, this study reveals that the teacher from the satisfactory building condition had an overall better attitude. This indicates that if teachers are provided better working condition it helps to motivate them.

Conclusion

The finding from this study leads to conclude that having a satisfactory school building condition is vital for a better attitude of teachers. Additionally, this proves that thermal, lighting, condition of furniture and equipment can make a difference in shaping teachers' attitudes. Furthermore, it reveals that satisfactory work settings (building environment) have an enthusiastic attitude regarding their job. These teachers enhance high educational achievement among students who have unsatisfactory building conditions. In a nutshell, this study demonstrates how a physical structure of a school building and their working condition shapes teachers' attitude which is very vital in the long run of the modern Nepali pedagogical era.

Implications

The insight knowledge from this scholastic work can be worthwhile to educational leaders like principal and impending researchers. On the first hand, the school principal refers to one of the most responsible school leaders to run the school effectively and efficiently. Principals can maintain and update what is required so that facilities are not the reason for obstructing the teaching-learning process. Furthermore, principals can consider the feedback from teachers about their learning experience so that they could improve their learning environment. On the other hand, this study can act as a guideline for the coming researcher to investigate similar types of study. Even though the focus of this study was on working conditions and teachers' attitudes, future researchers can continue research focusing on qualitative and mixed-method research. This research will add strength in finding the relationship between the working condition and teachers' attitudes. Lastly, future researchers can focus on the effect of school facilities on the academic performance of teachers. These variables would broaden the research and give a deeper understanding of the issues which will reinforce the education system of Nepal and even of other countries.

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Technology Acceptance of E-Banking Services in an Unnatural Environment

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Abstract

Purpose- The effect of technology acceptance of e-banking services on satisfaction has been well studied in a system. It is characterized as being in a state of orderliness; however, there is the dearth of study in an unnatural environment, among others.

Design/Methodology- Data were collected through a structured questionnaire from 304 staff of Federal Medical Centre, Owo, Nigeria, that were selected using a random sampling technique. The study hypotheses were assessed with PLS-SEM methodology.

Findings- Findings from the study suggest that the customers' level of perceived usefulness of e-banking pays more considerable attention to the e-banking channels, implying that the usefulness of the technology is considered crucial among the respondents. The SEM results showed that the relationship was positive and significant with small effects.

Practical Implications- Customers of e-banking placed emphasis on perceived usefulness in an environment characterized as unnatural.

Introduction

Electronic banking is a necessity in the transformation and competitiveness of banks in this present day. Although, apart from enhancing the improvement in efficiency and service quality, it also attracts the retention of customers (Kannabiran & Narayan, 2005). According to (Amin, 2016), e-banking contributes significantly to the distribution systems of banks, including automated teller machines (ATM), phone banking, telebanking, personal computer banking, and now internet banking. Furthermore, Sedgwick (2017) posited that e-banking offers other avenues for the products and services of banks to be sold to their customers. In the time past, acceptance of electronic technology has been widely researched upon when the environment was conducive for decision making, but a dearth of study exists for a situation that was unnatural. An unnatural environment is characterized by constraints, which could also be likened to a decision making under the condition of risk where more than a state of nature exists, but there is information to support the eventual decision. Technology Acceptance Model (TAM) is a theory that simulates the acceptance of technology by its users. It suggests two theoretical constructs, which are fundamental determinants of user acceptance that is perceived usefulness (PU) and perceived ease of use (PEOU). The present study investigated the acceptance of the electronic banking system and the satisfaction of the staff of the Federal Medical Centre, Owo, Ondo State. This became necessary due to the recent happening in the town and the aftermath behavior of the people living in the area. There was an armed robbery attack on four deposit money banks in Owo, Ondo State Nigeria, on 26th March 2015, which left the community in a deplorable situation. Six weeks after the robbery attack, the banks could not open for businesses in spite of security guarantees from the Nigerian police. However, customers of the affected banks in the town have had to seek services in other branches of the banks outside the town or use electronic banking channels (Premium Times, 2015). The situation is aggravated due to shortage of daily hours of operations by the banks in the town in order to forestall further occurrence. The resultant effects has been customers' frustration with long queues and the manual operations over stressed. Invariably, it believed that this should encourage customers to embrace e-banking services, although some customers seems not to be satisfied with electronic banking due to issues such as security, connectivity, and accessibility. Thus, in a chaotic or unnatural environment the study investigated the acceptance of electronic banking system and satisfaction of the staff of Federal Medical Centre, Owo, Ondo State, Nigeria. The derivative study specific objectives are to:

- i. assess the level of perceived usefulness and perceived ease of use of electronic banking system in Federal Medical Centre, Owo;
- ii. examine the extent of satisfaction of the staff of the Federal Medical Centre, Owo in the electronic banking system; and
- iii. evaluate the effects of perceived usefulness, perceived ease of use, and actual system use of electronic banking system on the extent of satisfaction of the staff of Federal Medical Centre, Owo.

Literature Review

In 1986 technology acceptance model (TAM) was developed by Davis as reported by Akinwale & Adepoju (2019). It opined that the model contains some vital ingredients on acquisition, learning, acceptance, and usage of technology. It is a model that explains how external variables influence belief, attitude, and intention to use a particular technology. The literature review has been executed to reflect the positions of authors on the relationship among the variable constructs of interest.

The research conducted by Karjaluoto et al. (2009) was on the antecedents of online banking satisfaction and loyalty in Finland. The study provided a mixed relationship between perceived usefulness (PU) and perceived ease of use (PEOU) on satisfaction. It was posited that the path of PEOU to satisfaction was positive and

significant, whereas PU was positive and insignificantly related to satisfaction. The study concluded that PEOU is a more reliable determinant of satisfaction than PU in the study area. Also, among the self-service technologies such as the online banking Chen et al. (2009) examined the concepts of technology readiness, TAM, and theory of planned behavior. The study found among other results that PU and PEOU were important significant motivators of satisfaction. George & Kumar (2013) conducted a study on the antecedents of customer satisfaction in internet banking using the constructs of TAM. They reported that young males, well-educated employees with a moderately high income, are the significant users of internet banking in the environment. The study further reported a positive and significant relationship between constructs of PU and PEOU on customer satisfaction. In the same vein, the study conducted by Akinyemi et al. (2013) was on the acceptance and satisfaction of the e-banking system as a panacea for the cashless economy in Nigeria. Based on the two constructs of TAM; PU and PEOU as the fundamental determinants of acceptance, the study assessed the e-banking system attitude of users. It was revealed that PU and PEOU have a positive and significant relationship with the user attitude to the technology. Amin et al. (2014) were on the studies that examined PU, PEOU, and trust in mobile user satisfaction. Employing SEM (covariance-based), the study found PU and PEOU having a positive relationship with the mobile user satisfaction. The study further opined that PU was the main predictor factor for trust, which invariably strengthens its position for customer satisfaction and loyalty.

Likewise, Tang & Huang (2015) showed the impact of PU and PEOU on the electronic satisfaction of customers using an online platform for purchases. The study employed a covariance-based structural equation modeling (SEM) and found contradicting results to that presented by Karjaluoto et al. (2009). Tang and Huang found that PU showed a positive and significant relationship with e-satisfaction, but the relationship between PEOU and e-satisfaction was weak and insignificant. Agrebi and Jallais (2015) also found a positive and significant effect of PU and PEOU on customer satisfaction on their intention to use smartphones for purchases. A study also examined the key predictors influencing customer satisfaction towards online retailing in the context of an emerging economy (Tandon et al., 2016). The findings revealed the PU, PEOU, and website design have positive impacts on satisfaction. However, the PU indicator emerged as the strongest predictor of customer satisfaction. Based on TAM, Ghani et al. (2017) investigated customer service and customer satisfaction to provide information on internet banking adoption issues in Pakistan. While the study employed the variance-based SEM, they found a positive and significant relationship between PU and PEOU on customer satisfaction. The results also disclosed that the effect of PU was almost four times the path coefficient of PEOU on customer satisfaction.

Recently, Vuković et al. (2019) employed the logistic regression models to find the relationship between the two main elements of TAM (PU and PEOU) and the acceptance of internet banking. Their study found a positive and significant relationship between variables of TAM and internet banking acceptance in the city of Split in Croatia. The logistic results also disclosed PU is having an odder ratio than the PEOU. In Indonesia, Ding et al. (2019) focused on single university-based research and examined the role played by PU and PEOU on the acceptance of IT. The study based on stratified random sampling to select 98 students and multiple linear regression as a statistical technique. The results were consistent with the earlier researchers' positive and significant PU and PEOU on the acceptance of IT. However, the study found PEOU as the dominant variable having more influence on the acceptance of a multipurpose system than PU. Another study adopted extended TAM by integrating other variables such as technology anxiety and personal innovativeness (Gbongli et al., 2019). They made use of VB-SEM and artificial neural network and concluded that PEOU was the most significant factor affecting consumer attitude to mobile-based money compare to the PU. The explanation given was that PEOU, mobile money services remain a relatively new phenomenon in the field of e-business and that most mobile financial companies are still in an early stage of diffusion. This made users delay their adoption by waiting patiently to know the intrigues and may not want to be a sacrificial lamb until the technology matures.

In contrast, the impact of PU on attitude suggested being a circumstance of a perceived relative advantage as users would desire to know whether the new technology process surpassed the previous in terms of its benefit. Similarly, Islam (2011) also validated the extended TAM by incorporating computer self-efficacy and satisfaction into the original TAM. The study employed the CB-SEM, and with five significant faculties, the results established that PEOU had a statistical influence on technology satisfaction among the students.

Also, Isaac et al. (2017) researched the internal usage of government institutions in Yemen. The study examined the effect of extended TAM on the performance impact, which they modeled as a reflective-reflective second-order construct. The outcome showed that PU PEOU has a positive relationship with the actual usage, which in turn has a significant effect on the performance impact. The result further disclosed a higher impact on PU than PEOU. Subsequently, in the following year, Isaac et al. (2018) again surveyed 508 internet users among government employees. This was intending to explain and predict actual usage, among other things. They adopted the procedure of CB-SEM with AMOS. Their results revealed a positive and significant relationship between PU and PEOU on user satisfaction.

Nevertheless, a positive and insignificant relationship exists between actual usage and user satisfaction. However, it was evident from their structural paths that actual usage had been expressed as a mediator for both PU and PEOU constructs in the same model. This could have significantly influenced the obtained results. It is an indication that actual usage may not be a mediator for the PU and PEOU relationship with user satisfaction in the study. The results of the study also favor PU as having more impacts on actual usage and user satisfaction than PEOU had on both constructs. Recall, it is evident from past literature that many studies have included PU and PEOU more than the actual system use (ASU) in their studies. The work of Ayo et al. (2016) also followed the same outcome as that of Isaac et al. (2018), but this study path direction was from satisfaction to actual use of the system. It was also evident from the study that customer satisfaction had been used as a mediator between e-service quality and actual use, hence a similar trend in the obtained results.

It is also noted that much of the studies were not conducted under an environment characterized by a strange situation. This study has been conducted to fill this gap in the literature as well as correct the anomaly in the path to actual use. Therefore, based on the reviewed literature, the study proposes the following hypotheses following the third objective of the study.

H₁: PU is positive and significantly related to customer satisfaction.

H₂: PEOU is positive and significantly related to customer satisfaction.

H₃: ASU has a positive and significant relationship with customer satisfaction.

Conceptual Framework

The conceptual framework is adapted from the study of Davis (1989) on Perceived Usefulness, Perceived Ease of Use, and User Acceptance of Information Technology (Figure 1). This study used perceived usefulness (PU), perceived ease of use (PEOU), and actual system use (ASU) as variables measuring the technology acceptance of electronic banking system (independent variable).

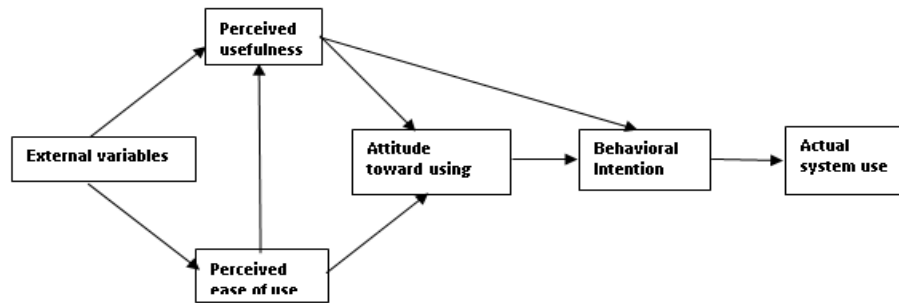


Figure 1 - Technology Acceptance Model (TAM) (Davis, 1989)

While time-saving, electricity availability, speed of transaction, easy banking operations accessibility, limited unnecessary costs, adaptability, affordability, access transaction records, acceptable levied fees, security, the proximity of electronic banking channels and network service were used as variables measuring the level of staff's e-banking satisfaction (dependent variables) (as shown in Figure 2).

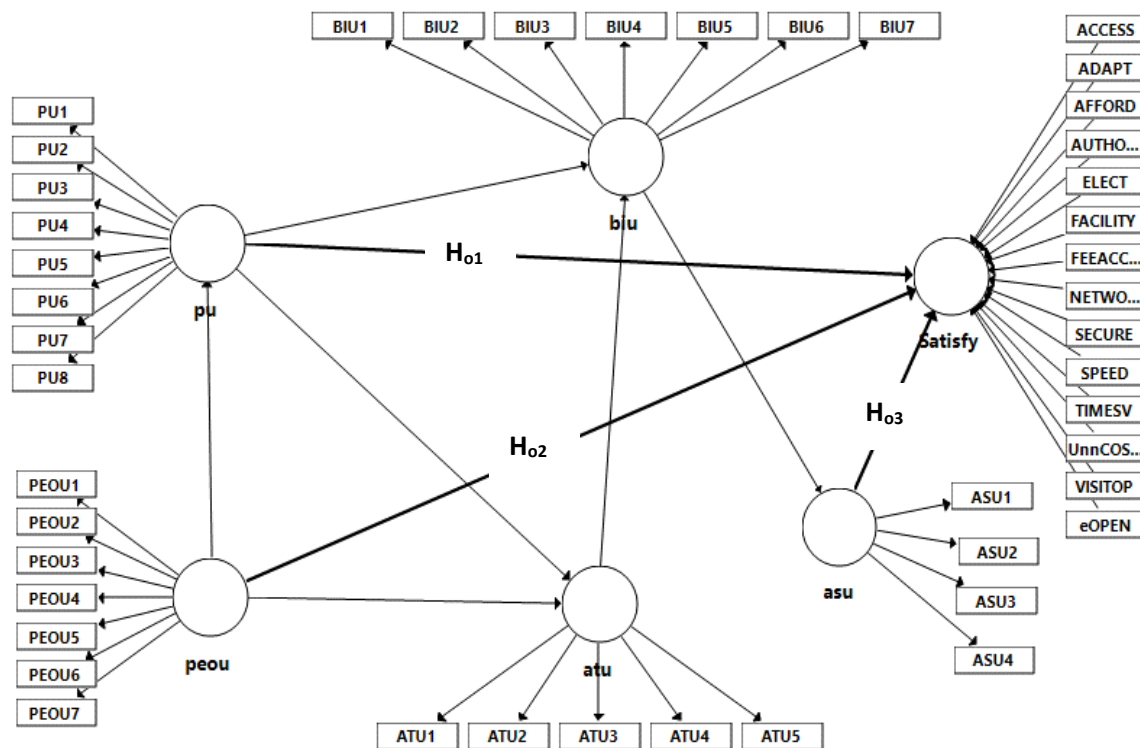


Figure 2 - Conceptual Framework

Key: TIME - Time-Saving; ELEC - Electricity Availability; SPEED - Speed of transactions; EASY - Easy banking operations; ACCESS – Accessibility; UnnCOST- Limited unnecessary costs; ADAP – Adaptability; AFFORD – Affordability; AUTHORIZE - Access transaction records; FEEACC - Acceptable levied fees; SECURE – Security; FACILITY - Proximity of electronic banking channels; NETWORK - Network Service; PU – Perceived Usefulness; PEOU – Perceived Ease of Use; ATU- Attitude toward use; BIU- Behavioral intention to use; ASU- Actual system use.

Methods and Data Analysis

Sample and Procedure

The study followed the cross-sectional survey design. The study area is the Federal Medical Centre, Owo (FMC), Ondo State, South West, Nigeria on latitude 7.2076°N and longitude 5.5814°E, and located along Ikare-Owo expressway. The total number of FMCs is 22 across Nigeria as a country. The majority of the centers are located in the state capital, especially in situations where the state-run apex secondary health institution does not adequately meet the citizen's requirements for specialized health care. It is the responsibility of Local governments to provide primary healthcare in Nigeria, while the State Government her responsible for secondary healthcare, and the federal government is in charge of tertiary healthcare (Aregbeshola & Khan, 2017). In enforcing this policy, the Federal Government agreed to create in each Nigerian Federation State at least one tertiary health institution. Federal Medical Centers (FMCs) have been developed nation-wide in states that do not have teaching hospitals at Federal University. The exception to this rule is Lagos State, which besides a Teaching Hospital, has one such center. The population of the study consists of both the administrative and clinical staff of the institution. The population for the study is selected based on the number of permanent staff in FMC, Owo, whose salaries are paid via bank.

The sample of this research was calculated using Yamane formula as cited by Israel (1992) with a 95% confidence level. The sample size calculated was 304 respondents. Data were collected with the aid of a structured questionnaire. Both dependent and independent variables were composite or latent variables measure with a 5-point Likert scale. The first and second objectives are descriptive, so the analyzes involved mean rating and standard deviation. The last objective involves the use of variance-based structural equation modeling of constructs of TAM and that of factors of customer satisfaction. Therefore, this analyzes employs the SmartPLS version 3.2.8 to execute the measurement model and the structural model according to the procedure by Hair et al. (2019).

Results and Discussion

Socio-Demographic

Three hundred and four (304) copies of the questionnaire were administered, out of which two hundred and eighty-four (284) questionnaire, which represents 93.4% were retrieved. The gender characteristics show that male respondents dominated, representing 53.9%, while the female respondents were 46.1%. It also shows that 16.2% were below 25 years of age, 32% were between twenty-five and thirty-four years, 34.9% were between thirty-five and forty-four years, 14.8% were between forty-five and fifty-four years of age while 2.1% were fifty-five years and above. This reveals that 66.9% of the respondents were within the active working-age group of twenty-five years and forty-four years.

Nineteen percent (19%) of the respondents had less than one year of relevant work experience. And the 15.1% had between one and five years of relevant work experience, Whereas 26.1% had between six and ten years of relevant work experience, while 39.8% of the total respondents had more than ten years of relevant career experience. The majority of the respondents were within the age brackets that can experiment and take the risk, unlike the older people who are dogmatic or would instead rely on paperwork.

Also, data reveals that 53.5% of the respondents were clinical staff, while 46.5% were the administrative staff. The percentages of the respondents holding Postgraduate/Higher Degree, Diploma, and secondary education, were 18.7%, 15.8%, and 3.2%, respectively. The majority of the respondents (62.3%) had BSc / HND. Degree. The cumulative percentage of those who had a First Degree and above was 81%. 81% of respondents with first

degrees and above have shown faith in the results obtained in this study. This affirmed that the composition of the study respondents were those knowledgeable enough to provide quality information for this study.

Hypothesis Testing

Perceived Usefulness and Perceived Ease of Use of Electronic Banking System

The mean response rating values for the items on TAM constructs (Perceived Usefulness and Perceived Ease of Use) ranges from a maximum of 4.5035 (PU6, "Use of e-banking improves banking operations") to a minimum of 3.6021 (PEOU6, "All e-banking functions are easy to use with less experience"). Only one indicator mean value scores were above 4.50, and none was less than 1.81, which indicates that all of these items were considered highly valuable.

The results presented shows that the mean values of all the indicators are higher than 3.50. These results suggest that the levels of perceived usefulness and perceived ease of use of e-banking stakeholders pay more considerable attention to the usefulness of e-banking, implying that the usefulness of a technology to be adopted is considered crucial among the respondents. Besides, the mean values for all the indicators measuring the levels of perceived usefulness were above 4.00, suggesting that benefits derived from technology are also significant to the adoption of the technology.

Also, all the PU indicators were rated 'very high.' The mean values ranged between 4.50 and 4.38. Averagely, the level of perceived usefulness of e-banking in the study area was rated very high with a mean value of 4.41.

Furthermore, all the indicators measuring PEOU of e-banking were rated 'high' except PEOU2, which was rated 'very high'. The mean values ranged between 4.30 and 3.60. Averagely, the level of perceived ease of use of e-banking in the study area was rated 'high' with a mean value of 4.03. Comparatively, the level of PU was found to be higher than the level of PEOU of e-banking in the study area. This implies that the use of technology adopted was considered to be more critical than its ease of use. E-banking users are more attracted to e-banking channels due to benefits to be derived than the flexibility of the user's interface. On the part of FMC staff, necessity is more important, and that was reflected in the result obtained.

Focusing on the ten most highly ranked indicators, the adoption of e-banking by customers of deposit money banks in the study area, strongly depends on the usefulness of the e-banking channels than the ease of use of those channels. This is because the necessity and importance of e-banking to members of staff of FMC Owo outweigh the challenges therein. Hence, deposit money banks should concentrate more on the usefulness and benefits of e-banking channels without neglecting the flexibility of the user's interfaces of those channels.

The extent of Satisfaction in the Electronic Banking System

The data analysis showed the level of satisfaction in the use of the electronic banking system by the staff of the Federal Medical Centre, Owo. The mean values of the items for satisfaction vary from 4.31 to 3.31. Thus, all the respondents have a different perception of the levels of satisfaction in the electronic banking system. The results revealed that the level of satisfaction on time-saving characteristics (4.31) was rated very high. In contrast, the availability of the electronic banking system (4.14), speed of transactions (4.07), ease of banking (4.04), and accessibility of electronic banking system (4.00) was rated highly. Also, absent of unnecessary costs (3.89), adaptability (3.88), affordability (3.88), access to transaction records (3.77), levied fees (3.72), security (3.64), and proximity of electronic banking system (3.46) was rated highly. However, the level of satisfaction with the electronic banking network service (3.31) was rated moderately high. Ololade and Ogbeide (2017) in their study on e-banking in Nigeria: issues and challenges, concluded that network loss from internet connection is the major challenge facing customers using e-banking products in Nigeria and, therefore, the experience noticeable

in Owo is not an exception, hence the result obtained. Averagely, the level of e-banking satisfaction, as rated by the respondents, revealed a mean of 3.85. This rated high as well.

Effects Of Perceived Usefulness, Perceived Ease Of Use And Actual System Use Of Electronic Banking System On The Extent Of Satisfaction

This study has applied the principle of partial least square to provide information on the constructs relationship. The approach involves the measurement model evaluation of the outer model and the inner model for the structural paths. The two sequences were conducted to help guarantee that manifests from each of the constructs are valid and reliable before the study can draw any meaningful conclusions on the relationships.

Measurement Model

In this study, PU, PEOU, ATU, BIU, and ASU constructs were reflectively operationalized. Whereas, customer satisfaction involves carrying-out a formative measurement model procedure. The measurement model, therefore, commenced with the procedures for the reflective model and, after that, followed by the procedure for the formative measured construct. First, the procedure for reflective measurement involves internal consistency reliability, convergent validity, and discriminant validity. The internal consistency of the constructs was evaluated using Cronbach's alpha and composite reliability approach, as proposed by (Hair et al., 2017). Both Cronbach's alpha and composite reliability have a threshold of 0.7 with higher values indicating a higher level of reliability (Herath & Rao, 2009). Nevertheless, it is feasible to get suitable reliability for values between 0.60 as well as 0.70, though one other validity coefficients need to be adequate (Hair et al., 2017).

Table 1 - Reliability and Validity of Constructs

	Cronbach's Alpha	rho_A	Composite Reliability	Average Variance Extracted (AVE)
asu	0.807	0.826	0.874	0.635
atu	0.850	0.879	0.894	0.633
biu	0.849	0.855	0.886	0.529
peou	0.886	0.889	0.912	0.597
pu	0.887	0.893	0.910	0.561

Table 1 shows that the Cronbach's alpha values range from 0.809 to 0.887, and composite reliability also ranges from 0.874 to 0.912. The results show that reflective constructs have no issues of reliabilities as they surpass the recommended threshold of 0.7 for both tests (Hair et al., 2019). Table 1 also reveals the outcomes of the average variance extracted an indication of the convergent validity; the values range from 0.529 to 0.635, which are above the recommended value of 0.5 (Hair et al., 2017; Bagozzi & Yi, 1988).

Furthermore, the discriminant validity of the constructs examined based on their cross-loadings, Fornell-Larcker criterion, and the assessment of the correlations HTMT. The outcome of the cross-loadings expected that in the assessment, the outer loading of an indicator (Figure 3) needs to be more significant on its latent variable in comparison with its cross-loadings on the other constructs.

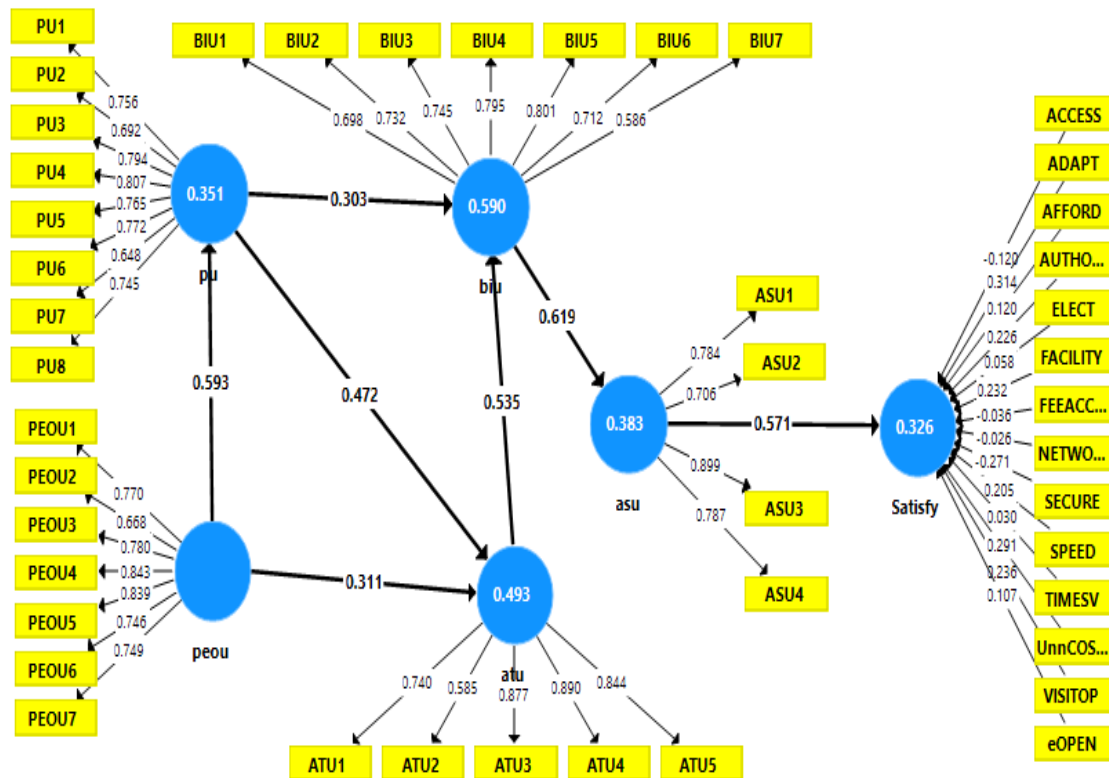


Figure 3 - Measurement model showing outer loadings and weights (PLS-Algorithm)

Table 2 - Cross Loadings

	asu	atu	biu	peou	pu
ASU1	0.784	0.558	0.595	0.537	0.452
ASU2	0.706	0.263	0.347	0.389	0.265
ASU3	0.899	0.433	0.552	0.459	0.361
ASU4	0.787	0.355	0.439	0.402	0.328
ATU1	0.322	0.740	0.523	0.446	0.474
ATU2	0.319	0.585	0.366	0.263	0.361
ATU3	0.405	0.877	0.620	0.496	0.583
ATU4	0.448	0.890	0.680	0.490	0.591
ATU5	0.538	0.844	0.664	0.591	0.562
BIU1	0.353	0.512	0.698	0.429	0.424
BIU2	0.428	0.531	0.732	0.461	0.530
BIU3	0.436	0.546	0.745	0.395	0.442
BIU4	0.431	0.631	0.795	0.413	0.558
BIU5	0.504	0.585	0.801	0.427	0.518
BIU6	0.526	0.488	0.712	0.440	0.446
BIU7	0.471	0.418	0.586	0.350	0.385
PEOU1	0.413	0.405	0.404	0.770	0.450
PEOU2	0.396	0.462	0.444	0.668	0.467
PEOU3	0.469	0.503	0.470	0.780	0.450
PEOU4	0.422	0.506	0.447	0.843	0.478
PEOU5	0.414	0.486	0.445	0.839	0.492

PEOU6	0.504	0.395	0.434	0.746	0.405
PEOU7	0.446	0.414	0.448	0.749	0.452
PU1	0.377	0.456	0.511	0.433	0.756
PU2	0.359	0.405	0.437	0.352	0.692
PU3	0.347	0.504	0.464	0.501	0.794
PU4	0.361	0.601	0.578	0.496	0.807
PU5	0.333	0.555	0.526	0.498	0.765
PU6	0.295	0.481	0.455	0.396	0.772
PU7	0.258	0.404	0.427	0.371	0.648
PU8	0.350	0.482	0.495	0.470	0.745

Table 2 demonstrates that the outer loading of each indicator is higher on its respective construct when compared with its cross-loadings on another construct with no less than a difference of 0.10 suggested by Gefen and Straub (2005). Another technique concerned the Fornell-Larcker criterion, which proposed that every construct's AVE, need to be compared to the squared inter-construct correlation of that same particular construct and any other reflectively measured constructs within the structural model (Hair et al., 2017). Furthermore, the shared variance for all of the model constructs should not be bigger when compared to their AVEs.

Table 3 - Fornell-Larcker Criterion

	Asu	atu	biu	peou	pu
asu	0.797				
atu	0.518	0.796			
biu	0.619	0.733	0.727		
peou	0.565	0.591	0.573	0.773	
pu	0.448	0.656	0.654	0.593	0.749

Table 3 shows that this recommendation on AVE has been achieved. The study went further to assess the HTMT in light of the limitation of the AVE technique (Hair et al., 2017). It is recommended that a value above 0.90 displays a lack of discriminant validity (Henseler et al., 2015). Moreover, the confidence interval of the HTMT should not include the value 1.

Table 4 shows that the HTMT criterion has been satisfied with the study PLS model.

Table 4 - HTMT

	asu	atu	biu	peou	pu
asu					
atu	0.607				
biu	0.737	0.847			
peou	0.667	0.663	0.663		
pu	0.522	0.742	0.747	0.662	

Unfortunately, the traditional reliability and validity procedure conducted for a reflective construct cannot be used for a formative indicator. This study followed the procedures according to Hair et al. (2017) and Xu, Peng, and Prybutok (2019). The first criteria are to identify any multicollinearity issue. For the formative construct's reliability, high multicollinearity suggests the presence of redundant indicators. Any value of variance inflation factor (VIF) above 5 indicates the presence of multicollinearity (Hair. et al., 2017). However, Diamantopoulos and Signaw (2006) suggested a more conservative value of VIF at 3.3. A close look at Table 5 shows that the outer VIF values range from 1.423 to 2.916. The study, therefore, concludes that collinearity does not violate

its critical levels in the formative construct, customer satisfaction, and it is not an issue for the estimation of the PLS path model in this study. The next procedure under formative assessment is the need to analyze the outer weights for their significance and relevance. The criteria involve first knowing whether the indicator's outer weight is significant or not. For a nonsignificant weight, the procedure entails examining its outer loading if it is above 0.50. The indicator should be interpreted as essential but not as relatively necessary (Hair et al., 2017). This guarantees that the indicator should be retained. Otherwise, if an indicator has a nonsignificant weight and the outer loading is below 0.50, it is left for the study to decide whether to retain or eliminate such an indicator by examining its theoretical relevance and potential overlap with other indicators of the same construct. But, if the outer loading is below 0.10 and a nonsignificant weight, there is no empirical justification for such an indicator to be retained as it is neither relevance. This study examines the significance of the outer weights using bootstrapping (Figure 4).

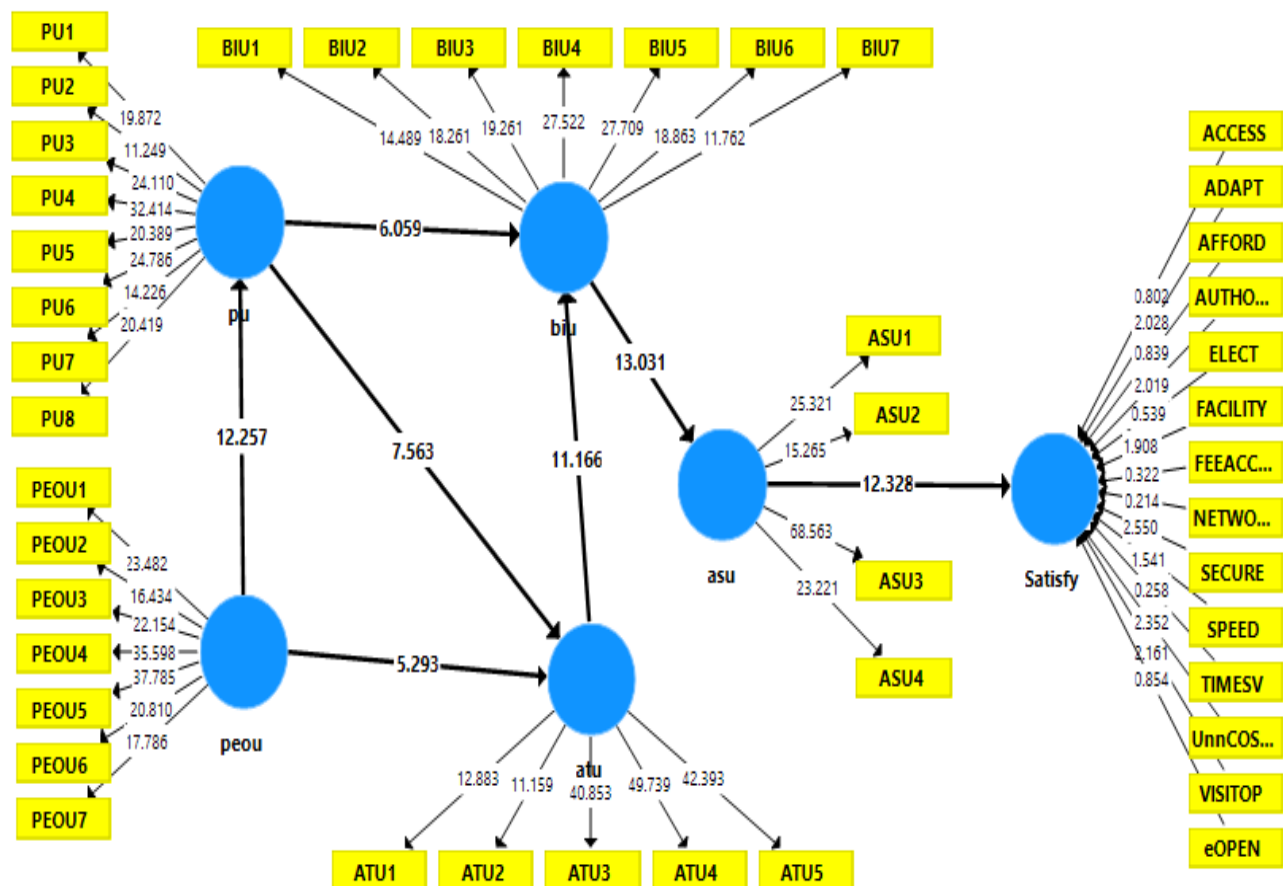


Figure 4 - Measurement model bootstrapping

Table 5 shows the report that only two indicators, electricity, and network, have their outer weights nonsignificant and outer loadings of 0.488 and 0.481, respectively. But because their loadings are far above 0.10 as well as VIFs are adequate, the study decided to retain these indicators and assumed relevant. Finally, the study has examined the measurement models for reflective and formative indicators, all the criteria have been successfully adequate, and there is no reason to delete any indicator at this stage.

Table 5 - Assessment of formative measurement model

	Loading	Weight	T Statistics	P Values	Bias	2.50%	97.50%	VIF
ACCESS -> Satisfy	0.632	-0.120	0.802	0.423	0.012	-0.463	0.152	2.833
ADAPT -> Satisfy	0.690	0.314	2.028	0.043	-0.012	0.043	0.641	2.916
AFFORD -> Satisfy	0.613	0.120	0.839	0.402	-0.022	-0.157	0.391	2.340
AUTHORIZE -> Satisfy	0.625	0.226	2.019	0.044	-0.011	0.028	0.449	1.703
ELECT -> Satisfy	0.488	0.058	0.539	0.590	-0.002	-0.137	0.299	1.423
FACILITY -> Satisfy	0.634	0.232	1.908	0.057	-0.014	0.001	0.468	1.781
FEEACCEPT -> Satisfy	0.625	-0.036	0.322	0.747	-0.003	-0.230	0.200	1.831
NETWORK -> Satisfy	0.481	-0.026	0.214	0.830	0.006	-0.321	0.175	1.689
SECURE -> Satisfy	0.314	-0.271	2.550	0.011	0.017	-0.500	-0.093	1.575
SPEED -> Satisfy	0.630	0.205	1.541	0.124	-0.011	-0.036	0.481	1.634
TIMESV -> Satisfy	0.568	0.030	0.258	0.796	0.004	-0.219	0.250	1.673
UnnCOSTS -> Satisfy	0.768	0.291	2.352	0.019	-0.008	0.066	0.548	2.133
VISITOP -> Satisfy	0.626	0.236	2.161	0.031	-0.007	0.036	0.454	1.510
eOPEN -> Satisfy	0.672	0.107	0.854	0.394	-0.010	-0.134	0.339	2.084

Assessment of structural model

This section treats the last objective of the study. Although the approach takes care of the structural paths of TAM and customer satisfaction constructs yet, the study is focused on the exogenous variables PU, PEOU, and ASU on the endogenous variable Satisfy (H₁, H₂, and H₃, as shown in Figure 2). The study employed a structural equation model to examine the collinearity, the coefficient of determination (R-square), path coefficients (β), and effect sizes (f-square). Foremost, the values of inner VIF (Table 6) reveal 1.584, 1,863, and 1.519 for PU, PEOU, and ASU, respectively, on the endogenous composite variable (satisfy). The obtained

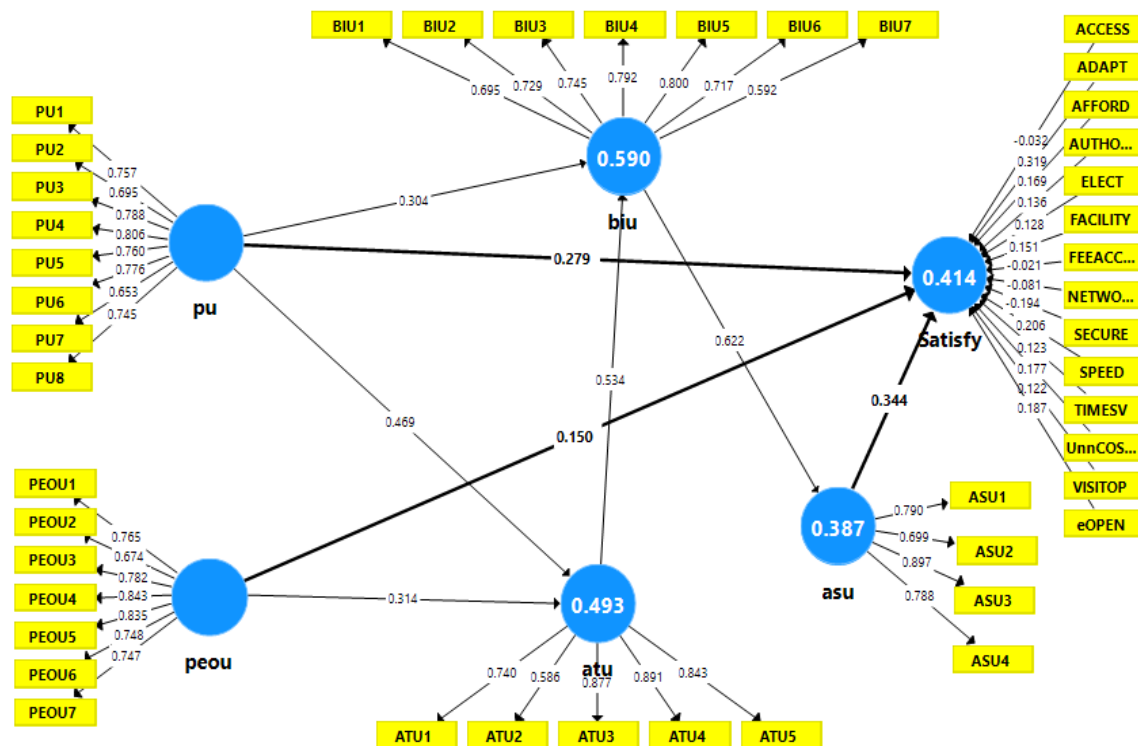


Figure 5 - Structural Path Analysis (PLS-Algorithm)

results have shown that there is no issue of multicollinearity among the latent variables as they are all below the threshold value of 5.

After the exogenous variables found adequate for the VIF test, the PLS-algorithm (Figure 5) and bootstrapping (Figure 6) were conducted with 5000 resamples using PLS 3.2.8 to get the standard path coefficients, t-statistic values, standard deviations, and p-values (Hair et al., 2017). Table 6, Figures 5&6 disclose the direct path coefficients for perceived usefulness (PU), perceived ease of use (PEOU) and actual system use (ASU) constructs and illustrate positives and significant relationship with PU ($\beta=0.279$, $t=3.213$), PEOU ($\beta=0.150$, $t=1.851$) and ASU ($\beta=0.344$, $t=4.188$), respectively. Thus, PU and ASU hypotheses are supported at a 99 percent level of significance. However, the path hypothesis of PEOU is supported at a 90 percent level of significance.

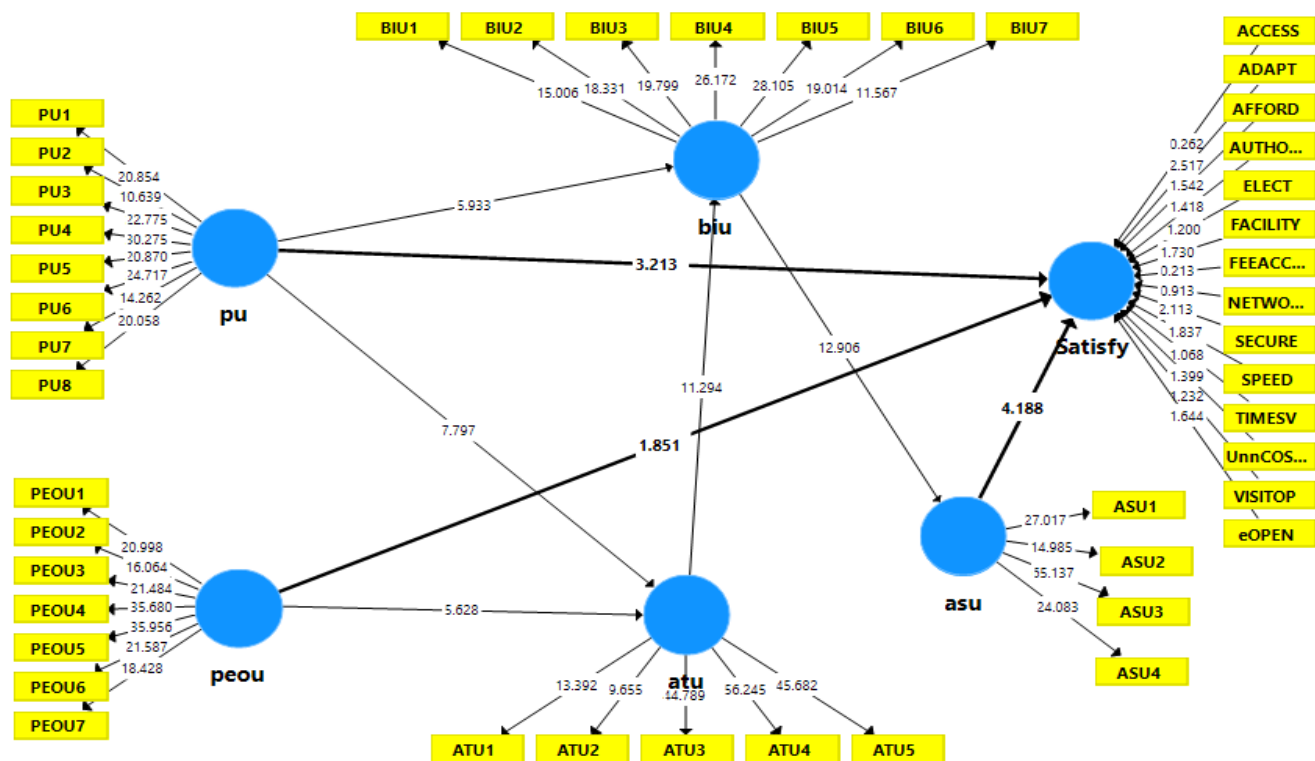


Figure 6 - Bootstrapping of the Structural Path

Table 6 also reports the value of the coefficient of determination (R-square) as 0.414. According to Cohen, as reported in Tehseen et al. (2019), suggested that R-square values of 0.26, 0.13, and 0.02 should be considered as substantial, moderate, and weak, respectively. Therefore, the R-square value of the endogenous construct can be said to be substantial because it is more than 0.26, as suggested. Hence the exogenous study variables (PU, PEOU, and ASU) were able to explain 41 percent of the variance in the endogenous construct (Satisfy). Then, the study further examined the effect size (f-square). According to the recommended threshold by Cohen, as reported in Tehseen et al. (2019), the values of the f-square effect size 0.02, 0.15, and 0.35 are considered as small, medium, and significant effects of the exogenous constructs, respectively. Following this guideline, Table 6 shows that PU, PEOU, and ASU do have small effect sizes of 0.084, 0.021, and 0.133, respectively, on customer satisfaction.

Table 6 - Structural Path Analysis

Hypothesis: Path	β -value	SD	t-statistic	p-value	95% Bca Confidence Interval	VIF	f-square	Decision
H1: pu-->satisfy	0.279	0.087	3.213***	0.001	[0.118, 0.406]	1.584	0.084	supported
H2: peou-->satisfy	0.150	0.081	1.851*	0.065	[0.003, 0.273]	1.863	0.021	supported
H3: asu-->satisfy	0.344	0.082	4.188***	0.000	[0.206, 0.469]	1.519	0.133	supported
R-square	0.414							

Notes: Critical t-values: *1.65 (significance level = 10%); **1.96 (significance level = 5%); and ***2.57 (significance level = 1%)

Discussions and Implications

The research has raised awareness of the factors, which are likely to determine user's satisfaction of e-banking in unnatural environments, with the support of the Technology Acceptance Model. This drawn from various theories of behavioral intention has helped to bring specific, powerful influences to the limelight. That discourages or increase customers' incidences of the level of satisfaction with the e-banking channels. By adopting TAM in this research, this study assessed the levels of perceived usefulness and perceived ease of use of e-banking. The result formed the detail that users find perceived usefulness and perceived ease of use to be clear determining factors in adopting e-banking system, with more emphasis on its perceived usefulness. This shows that although consumers perceived electronic banking platforms to be beneficial; however, consumers are yet to embrace this innovation due to many factors such as the flexibility of the user's interface. This also shows that being informed alone is not enough to persuade customers to use the self-service, but this has to do with their perceived ease of use of the service.

Secondly, the study correspondingly examined the factors, which influenced the consumers' level of satisfaction with electronic banking platforms. The research framework developed was based on the indicators of Time Saving, Availability, Speed of transactions, Easy banking operations, Accessibility, Limited unnecessary costs, Adaptability, Affordability, Access transaction records, Acceptable levied fees, Security, Proximity of electronic banking channels, and Network Service. All these factors have some level of contribution to the consumer's level of satisfaction with electronic banking systems. From this research finding, the level of satisfaction was rated high (Mean = 3.85). However, the level of consumers' satisfaction with the network service was a bit low (Mean = 3.31). Furthermore, this study confirmed that the actual system use of the electronic banking system has a significant effect on the extent of satisfaction of the consumers with the causal variable influencing the dependent variable to about 28.4 percent.

It should be recalled that the study performed the partial least square structural equation modeling, and as a result, all the hypotheses in this study were accepted. The study noted the smallest effect from PEOU because this does not matter to an environment occasioned with uncertainty as well as the respondents are a knowledgeable set of people who can reason and handle technology effectively. The effect of PU is found to be four times that of PEOU because the relative advantage of the technology is far more than what can be obtained presently in an unnatural environment as long queue continues to surface at the banks. These results corroborate the earlier studies of Isaac et al. (2017; 2018), Gbongli et al. (2019), Ding et al. (2019) and Islam, (2011). Similarly, actual system use of the electronic banking system has a significant effect on the extent of satisfaction of the staff of the Federal Medical Centre, Owo. This finding also gave credence to the study of Ayo et al., (2016) on e-banking users' behavior: e-service quality, attitude, and customer satisfaction but contrary to Pearson et al. (2012), Ayo et al., (2016) and Isaac et al. (2018) which found that customer satisfaction reveals no significant effect on actual use.

The findings imply that banks in Owo need to continue to meet the needs of their customers in the e-banking encounter requiring employee response, smooth transaction processing, the technical functioning of the system

in terms of both a quality network and a proper functioning of system characteristics. Likewise, network availability indicates that banks will prosper more from ensuring secure networks that will allow e-banking technologies to be made available always. Suitable networks will also help avoid network failure and involuntary disruption when maintaining or updating the network infrastructure. Finally, it exceedingly evident that perceived relative advantage of technology is so huge to the staff of the medical center, Owo due to their level of education and particularly their nature of the job, which does not permit them to leave their duty post and wait endlessly for a service that may not materialize. As the queue may be endless due to the shortage of time, the banks operate has been reduced. In contrast, the use of banking technologies shows a great deal for the obtained results as perceived relative advantage takes its preeminent control of situations in an unnatural environment.

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